

FeeDueINST, APPEAL, CounDue, CONVERTED, DscIsDue, PlnDue

**U.S. Bankruptcy Court
Eastern District of New York (Brooklyn)
Bankruptcy Petition #: 1-19-43516-ess**

Assigned to: Elizabeth S. Stong
Chapter 11
Previous chapter 13
Original chapter 13
Voluntary
Asset

Date filed: 06/06/2019
Date converted: 10/04/2019
341 meeting: 01/27/2020
Deadline for filing claims: 08/15/2019
Deadline for filing claims (govt.): 04/01/2020

Debtor

Michael Krichevsky
4221 Atlantic Ave
Brooklyn, NY 11224
KINGS-NY
SSN / ITIN: xxx-xx-7181

represented by **Michael Krichevsky**
PRO SE

Trustee

Marianne DeRosa
Office of the Chapter 13 Trustee
100 Jericho Quadrangle
Ste 127
Jericho, NY 11753
(516) 622-1340
TERMINATED: 10/04/2019
Email: Derosa@ch13mdr.com

represented by **Marianne DeRosa**
Office of the Chapter 13 Trustee
100 Jericho Quadrangle
Ste 127
Jericho, NY 11753
(516) 622-1340
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Email: Derosa@ch13mdr.com

U.S. Trustee

Office of the United States Trustee
Eastern District of NY (Brooklyn Office)
U.S. Federal Office Building
201 Varick Street, Suite 1006
New York, NY 10014
(212) 510-0500

**Clerk of
Court**

271 Cadman Plaza East
Brooklyn, NY 11201

Filing Date	#		Docket Text
06/06/2019		<u>1</u>	Chapter 13 Voluntary Petition for Individuals. Fee Amount \$5.00 Filed by Michael Krichevsky Government Proof of Claim due by 12/3/2019. (smott) (Entered: 06/06/2019)
06/06/2019			Related Case: 12-01229-ess Dismissed: 12/07/16; 13-01475-ess Closed: 10/08/2014 (smott) (Entered: 06/06/2019)
06/06/2019			

			Judge Assigned Due to Related Case, Judge Reassigned. (smott) (Entered: 06/06/2019)
06/06/2019			341(a) meeting to be held on 07/03/2019 at 10:30 AM at Room 2579, 271-C Cadman Plaza East, Brooklyn, NY. Proofs of Claims due by 8/15/2019. (smott) (Entered: 06/06/2019)
06/06/2019		<u>2</u>	Notice of Deficiency Concerning Requirement of Photo Identification for the Debtor. Debtor(s) Acceptable Photo Identification due by 6/20/2019. (smott) (Entered: 06/06/2019)
06/06/2019		<u>3</u>	Copy of Required Photo Identification pursuant to Administrative Order No. 653 for Filer Straker, Kenneth S (smott) (Entered: 06/06/2019)
06/06/2019		<u>4</u>	Application to Pay Filing Fee in Installments . Filed by Michael Krichevsky. (smott) (Entered: 06/06/2019)
06/06/2019			Receipt of Chapter 13 Installment Filing Fee – \$5.00. Receipt Number 260431. (MO) (admin) (Entered: 06/06/2019)
06/06/2019		<u>6</u>	Deficient Filing Chapter 13: Certificate of Credit Counseling due by 6/6/2019. Last day to file Section 521(i)(1) documents is 7/22/2019. Summary of Your Assets and Liabilities and Certain Statistical Information Official Form 106Sum due by 6/20/2019. Schedule A/B due 6/20/2019. Schedule C due 6/20/2019. Schedule D due 6/20/2019. Schedule E/F due 6/20/2019. Schedule G due 6/20/2019. Schedule H due 6/20/2019. Schedule I due 6/20/2019. Schedule J due 6/20/2019. Declaration About Ind Deb Schs Form 106Dec due 6/20/2019. Statement of Financial Affairs for Individuals Filing for Bankruptcy Form 107 due 6/20/2019. Chapter 13 Plan due by 6/20/2019. Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period Form 122C-1 Due 6/20/2019. Copies of pay statements received from any employer due by 6/20/2019. Incomplete Filings due by 6/20/2019. (smott) (Entered: 06/07/2019)
06/07/2019		<u>5</u>	Order Granting Application To Pay Filing Fees In Installments. Balance Due: \$ 305.00 (Related Doc # <u>4</u>). Signed on 6/7/2019. (smott) (Entered: 06/07/2019)
06/07/2019		<u>7</u>	Request for Notice – Chapter 13 Meeting of Creditors and Hearing on Confirmation. Confirmation hearing to be held on 8/5/2019 at 09:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. Last day to Object to Confirmation 8/5/2019.Objections to 523 due by 9/3/2019. (smott) (Entered: 06/07/2019)
06/08/2019		<u>8</u>	BNC Certificate of Mailing with Notice of Deficient Filing Notice Date 06/08/2019. (Admin.) (Entered: 06/09/2019)
06/09/2019		<u>9</u>	BNC Certificate of Mailing with Notice of Electronic Filing Notice Date 06/09/2019. (Admin.) (Entered: 06/10/2019)
06/09/2019		<u>10</u>	BNC Certificate of Mailing – Meeting of Creditors Notice Date 06/09/2019. (Admin.) (Entered: 06/10/2019)
06/09/2019		<u>11</u>	BNC Certificate of Mailing with Notice of Deficient Filing Notice Date 06/09/2019. (Admin.) (Entered: 06/10/2019)
06/09/2019		<u>12</u>	

			BNC Certificate of Mailing with Copy of Order Notice Date 06/09/2019. (Admin.) (Entered: 06/10/2019)
06/10/2019		<u>13</u>	Notice of Appearance and Request for Notice Filed by Alan Smikun on behalf of Select Portfolio Servicing, Inc., as Servicer Agent for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the holders of the WaMu Mortgage (Smikun, Alan) (Entered: 06/10/2019)
06/19/2019		<u>14</u>	Motion to Extend Deadline to File Schedules or Provide Required Information, Motion to Convert Case From Chapter 13 to 11 and Motion To Pay Court Fee's in installments. Fee Amount \$ 932. Filed by Michael Krichevsky. Hearing scheduled for 7/23/2019 at 09:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (tmg) (Entered: 06/19/2019)
07/09/2019			Statement Adjourning 341(a) Meeting of Creditors to 9/4/2019 at 01:00 PM at Room 2579, 271-C Cadman Plaza East, Brooklyn, NY. (DeRosa, Marianne) (Entered: 07/09/2019)
07/23/2019		<u>15</u>	Affidavit/Certificate of Service Filed by Michael Krichevsky (RE: related document(s) <u>14</u> Motion to Extend Deadline to File Schedules filed by Debtor Michael Krichevsky, Motion to Convert Case From Chapter 13 to 11) (tmg) (Entered: 07/23/2019)
07/23/2019			Hearing Held and Adjourned; (related document(s): <u>14</u> Motion to Extend Deadline to File Schedules filed by Michael Krichevsky) – Appearance by Debtor – Serve UST and Chapter 13 Trustee by 7/27 – Debtor directed to file all couments by 8/29/2019 – Court to issue scheduling order – Hearing scheduled for 09/10/2019 at 09:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 07/23/2019)
08/05/2019			Adjourned Without Hearing (related document(s): <u>7</u> Request for Notice – Meeting of Creditors and Hearing on Confirmation Chapter 13) Confirmation hearing to be held on 10/21/2019 at 09:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 08/06/2019)
08/09/2019		<u>16</u>	Notice of Proposed Dismissal for debtors failure to pay the balance due on filing fees in the Amount of: \$305.00. (mnc) (Entered: 08/09/2019)
08/11/2019		<u>17</u>	BNC Certificate of Mailing with Notice/Order Notice Date 08/11/2019. (Admin.) (Entered: 08/12/2019)
08/15/2019		<u>18</u>	Notice of Appearance and Request for Notice Filed by Aleksandra Krasimirova Fugate on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (Attachments: # <u>1</u> Certificate of Service) (Fugate, Aleksandra) (Entered: 08/15/2019)
08/16/2019		<u>19</u>	Order scheduling continued hearing on Motion to Extend deadline to file schedules and statements. It is hereby ORDERED, that the Debtor is directed to serve the Motion to Extend Deadline on the following parties: Marianne DeRosa, Chapter 13 Trustee, Office of the United States Trustee and Alan Smikun, Esq. and file proof of service by August 22, 2019. The Debtor is directed to file the Schedules and Statements by August 29, 2019. ORDERED, that the Court will hold a continued hearing on the Motion to Extend Deadline on September 10, 2019, at 9:30 a.m., (RE: related document(s) <u>14</u> Motion to Extend Deadline to File Schedules filed by Debtor Michael Krichevsky, Motion to Convert Case From Chapter 13

			to 11). Signed on 8/16/2019 (rjl). (Entered: 08/19/2019)
08/21/2019		<u>20</u>	BNC Certificate of Mailing with Application/Notice/Order Notice Date 08/21/2019. (Admin.) (Entered: 08/22/2019)
08/22/2019		<u>21</u>	Certificate of Service Filed by Michael Krichevsky (related document(s) <u>14</u> Motion to Extend Deadline to File Schedules filed by Debtor Michael Krichevsky, Motion to Convert Case From Chapter 13 to 11) (vab) (Entered: 08/22/2019)
08/22/2019			Receipt of Chapter 13 Installment Filing Fee – \$250.00. Receipt Number 325868. (VB) (admin) (Entered: 08/22/2019)
09/05/2019			Statement Adjourning 341(a) Meeting of Creditors to 12/4/2019 at 01:00 PM at Room 2579, 271–C Cadman Plaza East, Brooklyn, NY. (DeRosa, Marianne) (Entered: 09/05/2019)
09/10/2019		<u>23</u>	Motion for Waiver from Credit Counseling Due to Disability Filed by Michael Krichevsky. (gaa) (Entered: 09/10/2019)
09/10/2019		<u>24</u>	Schedule(s) – Schedule A/B, Schedule C, Schedule D, Schedule E/F, Schedule G, Schedule H, Schedule I, Schedule J, : Declaration of Schedules and Statement of Financial Affairs Filed by Michael Krichevsky (Statement(s) and Affidavit Pursuant to E.D.N.Y. LBR 1007–1(b) not filed) (gaa) (Entered: 09/10/2019)
09/10/2019		<u>25</u>	Employee Income Records / Copies of Pay Statements Filed by Michael Krichevsky (RE: related document(s) <u>6</u> Deficient Filing Chapter 13) (gaa) (Entered: 09/10/2019)
09/10/2019			Hearing Held; (related document(s): <u>14</u> Motion to Extend Deadline to File Schedules , Motion to Convert Case From Chapter 13 to 11 and Motion To Pay Court Fee's in installments filed by Michael Krichevsky) – Appearance by Debtor – No opposition – Granted – Debtor's filings deemed timely – Debtor's motion to convert to Chapter 11 granted – Court to issue order (sjackson) (Entered: 09/11/2019)
10/04/2019		<u>26</u>	Order Converting Case to Chapter 11 and Order deeming Schedules and Statements timely . Trustee Marianne DeRosa removed from the case. . Signed on 10/4/2019. Government Proof of Claim due by 4/1/2020 [related doc. <u>14</u> . (rjl) (Entered: 10/08/2019)
10/04/2019			Plan or Disclosure Statement Deadline Updated Chapter 11 Plan due by 2/3/2020. Disclosure Statement due by 2/3/2020 <u>26</u> . (rjl) (Entered: 10/08/2019)
10/08/2019		<u>27</u>	Meeting of Creditors 341(a) meeting to be held on 11/15/2019 at 02:00 PM at Room 2579, 271–C Cadman Plaza East, Brooklyn, NY. Last day to determine dischargeability of a debt under Section 523 is 1/14/2020. Deadline to object to discharge is the first date set for hearing on confirmation of plan. (rjl) (Entered: 10/08/2019)
10/09/2019		<u>28</u>	Court's Service List (RE: related document(s) <u>26</u> Order Converting Case to 11/12/13) (rjl) (Entered: 10/09/2019)
10/10/2019		<u>29</u>	Notice of Appearance and Request for Notice Filed by Josh Russell on behalf of New York State Department of Taxation and Finance (Russell, Josh) (Entered: 10/10/2019)

10/10/2019		<u>30</u>	BNC Certificate of Mailing – Meeting of Creditors Notice Date 10/10/2019. (Admin.) (Entered: 10/11/2019)
10/11/2019		<u>31</u>	BNC Certificate of Mailing with Application/Notice/Order Notice Date 10/11/2019. (Admin.) (Entered: 10/12/2019)
10/21/2019			Marked Off without hearing (related document(s): <u>7</u> Request for Notice – Meeting of Creditors and Hearing on Confirmation Chapter 13, <u>26</u> Order Converting Case to 11/12/13) (sjackson) (Entered: 10/28/2019)
10/22/2019		<u>32</u>	Notice of Appearance and Request for Notice Filed by Michelle C Marans on behalf of Select Portfolio Servicing, Inc. as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the holders of the WaMu Mortgage Pass–T (Marans, Michelle) (Entered: 10/22/2019)
11/04/2019		<u>33</u>	(Debtor's last name incorrect) Chapter 13 Trustee's Final Report and Account for a Converted Case <i>to Chapter 11</i> Filed by Marianne DeRosa. (DeRosa, Marianne) Modified on 11/6/2019 (rjl). (Entered: 11/04/2019)
11/08/2019		<u>34</u>	Amended Chapter 13 Trustee's Final Report and Account for a Converted Case Filed by Marianne DeRosa. (DeRosa, Marianne) (Entered: 11/08/2019)
11/13/2019			Statement Adjourning 341(a) Meeting of Creditors Filed by Office of the United States Trustee. 341(a) Meeting Adjourned to 11/22/2019 at 10:00 AM at Room 2579, 271–C Cadman Plaza East, Brooklyn, NY. (Khodorovsky, Nazar) (Entered: 11/13/2019)
11/15/2019		<u>35</u>	Order Scheduling Initial Case Management Conference. Signed on 11/15/2019 Status hearing to be held on 12/20/2019 at 09:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sem) (Entered: 11/18/2019)
11/19/2019			Statement Adjourning 341(a) Meeting of Creditors Filed by Office of the United States Trustee. 341(a) Meeting Adjourned to 12/27/2019 at 10:00 AM at Room 2579, 271–C Cadman Plaza East, Brooklyn, NY. (Khodorovsky, Nazar) (Entered: 11/19/2019)
11/20/2019		<u>36</u>	Motion to Dismiss Case <i>for Debtor's failure to pay filing fee in the amount of \$55.00</i> Filed by Court. Hearing scheduled for 1/7/2020 at 10:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (rjl) (Entered: 11/20/2019)
11/20/2019		<u>37</u>	BNC Certificate of Mailing with Notice/Order Notice Date 11/20/2019. (Admin.) (Entered: 11/21/2019)
11/22/2019		<u>38</u>	BNC Certificate of Mailing with Notice of Hearing on Dismissal Notice Date 11/22/2019. (Admin.) (Entered: 11/23/2019)
12/20/2019		<u>39</u>	Notice Re Common–Law Partnership Filed by Michael Krichevsky (olb) (Entered: 12/20/2019)
12/20/2019		<u>40</u>	Monthly Operating Report for Filing Period November–December Filed by Michael Krichevsky (olb) (Entered: 12/20/2019)
12/20/2019			

			Hearing Held and Adjourned; (related document(s): <u>35</u> Order Scheduling Initial Case Management Conference) Appearance by Debtor – Appearance by UST –Debtor to provide proof of insurance and DIP account at 341 meeting and to amend schedules – Status hearing to be held on 02/27/2020 at 11:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 12/20/2019)
12/27/2019		<u>41</u>	Opening Statement for 341(a) Meeting of Creditors Filed by Michael Krichevsky (gaa) (Entered: 12/27/2019)
12/27/2019			Statement Adjourning 341(a) Meeting of Creditors Filed by Office of the United States Trustee. 341(a) Meeting Adjourned to 1/27/2020 at 10:00 AM at Room 2579, 271–C Cadman Plaza East, Brooklyn, NY. (Khodorovsky, Nazar) (Entered: 12/27/2019)
12/27/2019			Receipt of Chapter 13 Installment Filing Fee – \$55.00. Receipt Number 327239. (GA) (admin) (Entered: 12/27/2019)
12/30/2019			Final Installment Payment Verified by Financial (mnc) (Entered: 12/30/2019)
01/07/2020			Marked Off without hearing (related document(s): <u>36</u> Motion to Dismiss Case for failure to pay filing fee filed by Court, Receipt Number and Filing Fee Auto, Final Installment Payment Verified by Financial) (sjackson) (Entered: 01/07/2020)
02/26/2020		<u>42</u>	Order to Show Cause. ORDERED, that the Debtor is directed to appear at a hearing on March 12, 2020 @ 9:30 A.M. to show cause why the \$932 filing fee should not be paid in installments (RE: related document(s) <u>26</u> Signed on 2/26/2020. Show Cause hearing to be held on 3/12/2020 at 09:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (rjl). (Entered: 02/26/2020)
02/26/2020		<u>43</u>	Order ADJOURNING the Continued Case Management Conference to March 12, 2020 @ 9:30 a.m . Signed on 2/26/2020 <u>35</u> (rjl) (Entered: 02/26/2020)
02/27/2020			Adjourned Without Hearing (related document(s): <u>35</u> Order Scheduling Initial Case Management Conference) Status hearing to be held on 03/12/2020 at 09:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 02/27/2020)
02/29/2020		<u>44</u>	BNC Certificate of Mailing with Application/Notice/Order Notice Date 02/29/2020. (Admin.) (Entered: 03/01/2020)
02/29/2020		<u>45</u>	BNC Certificate of Mailing with Notice/Order Notice Date 02/29/2020. (Admin.) (Entered: 03/01/2020)
03/12/2020		<u>46</u>	Monthly Operating Report for Filing Period January 2020 Filed by Michael Krichevsky (gaa) (Entered: 03/12/2020)
03/12/2020			Hearing Held; (related document(s): <u>42</u> Order to Show Cause (Generic)) Granted – Court to issue order (sjackson) (Entered: 03/12/2020)
03/12/2020			Hearing Held and Adjourned; (related document(s): <u>35</u> Order Scheduling Initial Case Management Conference) Appearance by Debtor – Appearance by UST – Debtor directed to provide evidence of insurance on vehicle and condominium and quarterly fees of \$650. Status hearing to be

			held on 04/30/2020 at 10:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 03/12/2020)
03/17/2020		<u>47</u>	Motion for Relief from Stay <i>re: 4221 Atlantic Avenue, Brooklyn, NY 11224</i> . Objections to be filed on 4/24/2020. Fee Amount \$181. Filed by Brittany J Maxon on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F. Hearing scheduled for 5/1/2020 at 09:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (Attachments: # <u>1</u> Motion # <u>2</u> Exhibit A # <u>3</u> Exhibit B # <u>4</u> Exhibit C # <u>5</u> Exhibit D # <u>6</u> Exhibit E # <u>7</u> Affidavit of service) (Maxon, Brittany) (Entered: 03/17/2020)
03/17/2020			Receipt of Motion for Relief From Stay(1-19-43516-ess) [motion,mrlfsty] (181.00) Filing Fee. Receipt number 19094956. Fee amount 181.00. (re: Doc# <u>47</u>) (U.S. Treasury) (Entered: 03/17/2020)
03/17/2020		<u>48</u>	Letter <i>waiving 362(e)</i> Filed by Brittany J Maxon on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (RE: related document(s) <u>47</u> Motion for Relief From Stay filed by Creditor Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F) (Maxon, Brittany) (Entered: 03/17/2020)
03/18/2020		<u>49</u>	Order Directing Debtor to Pay Chapter 11 Filing Fee in Installments; it is hereby Ordered, that the Debtor shall pay Chapter 11 filing fees according to the following terms: \$233 on or before April 20, 2020. \$233 on or before May 20, 2020. \$233 on or before June 22, 2020. \$233 on or before July 20, 2020. Until the filing fee is paid in full, the Debtor shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case. IF THE DEBTOR FAILS TO TIMELY MAKE INSTALLMENT PAYMENTS, THE COURT MAY DISMISS THE DEBTORS CHAPTER 11 CASE (RE: related document(s) <u>42</u> Order to Show Cause (Generic)). Signed on 3/18/2020 (sem) (Entered: 03/18/2020)
03/20/2020		<u>50</u>	BNC Certificate of Mailing with Application/Notice/Order Notice Date 03/20/2020. (Admin.) (Entered: 03/21/2020)
04/27/2020		<u>51</u>	Letter of Adjournment: Hearing rescheduled from 05/01/2020 at 9:30AM to 05/22/2020 at 10:30AM Filed by Brittany J Maxon on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (RE: related document(s) <u>47</u> Motion for Relief From Stay filed by Creditor Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F) (Maxon, Brittany) (Entered: 04/27/2020)
04/29/2020		<u>52</u>	Letter <i>Regarding Telephonic Appearance April 30, 2020</i> Filed by Office of the United States Trustee (Wolf, Rachel) (re: Related document <u>35</u>) Modified on 4/30/2020 to add document relationship (cns). (Entered: 04/29/2020)
04/29/2020		<u>53</u>	Letter <i>regarding telephonic appearance on April 30, 2020</i> Filed by Michelle C Marans on behalf of Select Portfolio Servicing, Inc. as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in

			interest to LaSalle Bank NA, on behalf of the holders of the WaMu Mortgage Pass-T (Marans, Michelle)(re: Related document <u>35</u>) Modified on 4/30/2020 to add document relationship (cns). (Entered: 04/29/2020)
04/30/2020			Adjourned Without Hearing (related document(s): <u>35</u> Order Scheduling Initial Case Management Conference) Status hearing to be held on 05/22/2020 at 10:30 AM at 3585. (sjackson) (Entered: 05/01/2020)
05/01/2020			Adjourned Without Hearing (related document(s): <u>47</u> Motion for Relief From Stay filed by Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F) Hearing scheduled for 05/22/2020 at 10:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 05/13/2020)
05/18/2020		<u>56</u>	Letter Requesting an Adjournment of Hearing Scheduled for May 22, 2020 of Motion for Relief From Stay. Filed by Michael Krichevsky (RE: related document(s) <u>51</u> Letter of Adjournment filed by Creditor Wells Fargo Bank, N.A., <u>47</u> Motion for Relief from Stay Filed Via Electronic Drop Box . (tmk). (Entered: 05/19/2020)
05/19/2020		<u>54</u>	Letter <i>telephonic appearance on 5/22/2020</i> Filed by Aleksandra Krasimirova Fugate on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (RE: related document(s) <u>47</u> Motion for Relief From Stay filed by Creditor Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F, <u>51</u>) (Fugate, Aleksandra) Modified on 5/20/2020 to add document relationship. (cns). (Entered: 05/19/2020)
05/19/2020		<u>55</u>	Letter <i>advising of Telephonic Appearance</i> Filed by Michelle C Marans on behalf of Select Portfolio Servicing, Inc. as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the holders of the WaMu Mortgage Pass-T (RE: related document(s) <u>35</u> Order Scheduling Initial Case Management Conference) (Marans, Michelle) (Entered: 05/19/2020)
05/19/2020		<u>57</u>	Cross Motion to Strike and Dismiss with Prejudice Chapter 11 Proof of Claim Filed By US Bank, NA and Wells Fargo Bank, NA, and Opposition to Motion for Relief From Automatic Stay Filed by Michael Krichevsky (RE: related document(s) <u>47</u> Motion for Relief From Stay filed by Creditor Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association). Hearing scheduled for 5/22/2020 at 10:30 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (Attachments: # <u>1</u> Affidavit of Service) Filed Via Electronic Drop Box . (vea) (Entered: 05/20/2020)
05/21/2020		<u>58</u>	Order ADJOURNING the Continued Case Management Conference, Motion for Stay Relief and Motion to Strike. (RE: related document(s) <u>35</u> Order Scheduling Initial Case Management Conference, <u>47</u> Motion for Relief, <u>57</u> Motion to Strike. ORDERED, that the Court will hold a hearing on June 12, 2020, at 10:00 a.m. at Courtroom 3585 Brooklyn, NY. (Judge Stong). Hearing scheduled for 6/12/2020 at 10:00 AM. Signed on 5/21/2020. (rjl) (Entered: 05/21/2020)
05/22/2020			Adjourned Without Hearing (related document(s): <u>35</u> Order Scheduling Initial Case Management Conference) Status hearing to be held on 06/12/2020 at 10:00 AM at Courtroom 3585 (Judge Stong), Brooklyn,

			NY. (sjackson) (Entered: 05/22/2020)
05/22/2020			Adjourned Without Hearing (related document(s): <u>47</u> Motion for Relief From Stay filed by Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F) Hearing scheduled for 06/12/2020 at 10:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 05/22/2020)
05/22/2020			Adjourned Without Hearing (related document(s): <u>57</u> Motion to Object/Reclassify/Reduce/Expunge Claims filed by Michael Krichevsky) Hearing scheduled for 06/12/2020 at 10:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (sjackson) (Entered: 05/22/2020)
05/22/2020		<u>60</u>	Objection <i>and Proposed Amended Order</i> Filed by Michael Krichevsky (RE: related document(s) <u>58</u> Order to Schedule Hearing (Generic)). (Filed Via Electronic Drop Box). (vea) (Entered: 05/26/2020)
05/23/2020		<u>59</u>	BNC Certificate of Mailing with Application/Notice/Order Notice Date 05/23/2020. (Admin.) (Entered: 05/24/2020)
06/05/2020		<u>61</u>	Response <i>in opposition to Debtor's Cross-Motion</i> Filed by Aleksandra Krasimirova Fugate on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (RE: related document(s) <u>57</u> Motion to Object/Reclassify/Reduce/Expunge Claims filed by Debtor Michael Krichevsky, Motion to Strike) (Attachments: # <u>1</u> Exhibit A # <u>2</u> Exhibit B # <u>3</u> Certificate of service) (Fugate, Aleksandra) (Entered: 06/05/2020)
06/08/2020		<u>62</u>	So Ordered – The Court will consider the Debtor's request to amend the May 21, 2020 Scheduling Order and to adjourn Wells Fargo's Stay Relief Motion and the Debtor's Motion to Strike to another date at the June 12, 2020 continued case management conference. (RE: related document(s) <u>47</u> Motion for Relief From Stay filed by Creditor Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F, <u>57</u> Cross Motion to Object/Reclassify/Reduce/Expunge Claims filed by Debtor Michael Krichevsky, Motion to Strike, <u>58</u> Order to Schedule Hearing, <u>60</u> Objection filed by Debtor Michael Krichevsky). Signed on 6/8/2020 (sej) (Entered: 06/09/2020)
06/09/2020		<u>63</u>	Refiled Petition Re: Forms Modernization 2015 (Pgs 1-8) for Individuals: Added Aliases, EIN, Selected Another Reason to File in this District, Added Sole Proprietorship Information and Changed Estimated Assets and Liabilities Filed by Michael Krichevsky (RE: related document(s) <u>1</u> Voluntary Petition (Chapter 13) filed by Debtor Michael Krichevsky)(DEBTOR ADDED ALIASES TO PETITION, NOTIFIED RE: APPLICATION TO AMEND CAPTION) Filed Via Electronic Drop Box (tmk) (Entered: 06/09/2020)
06/09/2020		<u>64</u>	Amended Schedule(s), Statement(s) and Affidavit Pursuant to E.D.N.Y. LBR LR1009-1(a) Schedule A/B, Schedule D, Schedule E/F, Schedule G, Schedule I, Schedule J, Declaration of Schedules, Statement of Financial Affairs and Statement Local Rule 1073-2(b) Fee Amount \$31 Filed by Michael Krichevsky (Affidavit Not Filed) (FEE NOT PAID) Filed Via Electronic Drop Box (tmk) (Entered: 06/09/2020)
06/09/2020		<u>65</u>	

			For Individual Chapter 11 Cases: List of Creditors Who Have 20 Largest Unsecured Claims Against You and Are Not Insiders Filed by Michael Krichevsky Filed Via Electronic Drop Box (tmk) (Entered: 06/09/2020)
06/11/2020		<u>66</u>	Letter <i>re: telephonic appearance on 6/12/2020</i> Filed by Aleksandra Krasimirova Fugate on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (RE: related document(s) <u>47</u> Motion for Relief From Stay filed by Creditor Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F, <u>57</u> Motion to Object/Reclassify/Reduce/Expunge Claims filed by Debtor Michael Krichevsky, Motion to Strike) (Fugate, Aleksandra) (Entered: 06/11/2020)
06/11/2020		<u>67</u>	Letter <i>advising the Court of appearing attorney at June 12, 2020 status conference</i> Filed by Elizabeth L Doyaga on behalf of Select Portfolio Servicing, Inc. as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the holders of the WaMu Mortgage Pass-T (Doyaga, Elizabeth) (re. Related document <u>35,58</u>) Modified on 6/12/2020 to add document relationship (cns). (Entered: 06/11/2020)
06/11/2020		<u>68</u>	BNC Certificate of Mailing with Application/Notice/Order Notice Date 06/11/2020. (Admin.) (Entered: 06/12/2020)
06/11/2020		<u>69</u>	Affidavit Pursuant to E.D.N.Y. LBR 1009-1(a) Filed by Michael Krichevsky (RE: related document(s) <u>64</u> Amended Schedule(s) and Affidavit Pursuant to E.D.N.Y. LBR 1009-1(a) (Fee Due) – Court Event filed by Debtor Michael Krichevsky). Filed Via Electronic Drop Box. (vea) (Entered: 06/12/2020)
06/12/2020			Hearing Held and Adjourned; Appearance by Debtor, UST, Wells Fargo and SPS. Debtor to provide evidence of insurance on real property and vehicle by 6/25/2020. Debtor to become current on Monthly Operating Reports and UST fees of \$975 by 6/25/2020. Status hearing to be held on 08/13/2020 at 11:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY. (RE: related document(s) <u>35</u> Order Scheduling Initial Case Management Conference) (sej) (Entered: 06/12/2020)
06/12/2020			Hearing Held; (RE: related document(s) <u>47</u> Motion for Relief From Stay Filed by Creditor Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F) Appearance by Debtor, UST, Wells Fargo and SPS –Stay relief granted. The parties may pursue their rights, including their claims and defenses, under the applicable law with respect to the property. Submit order. (sej) (Entered: 06/12/2020)
06/12/2020			Hearing Held and Adjourned; Appearance by Debtor, UST, Wells Fargo and SPS –Hearing scheduled for 08/13/2020 at 11:00 AM at Courtroom 3585 (Judge Stong), Brooklyn, NY.(RE: related document(s) <u>57</u> Motion to Object/Reclassify/Reduce/Expunge Claims,Motion to Strike Filed by Debtor Michael Krichevsky) (sej) (Entered: 06/12/2020)
06/16/2020		<u>70</u>	Order Pursuant to 11 U.S.C. § 362(D)Terminating the Automatic Stay Imposed by 11 U.S.C. §362(a). It is hereby, Ordered that the automatic stay is hereby modified to permit Secured Creditor, Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for

			Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F and the Debtor to pursue their rights under applicable law, including their claims and defense, with respect to the property located at 4221 Atlantic Avenue, Brooklyn, NY 11224. (Related Doc <u>47</u>) Signed on 6/16/2020. (cns) (Entered: 06/16/2020)
06/25/2020		<u>71</u>	Notice of Appeal to District Court. . Fee Amount \$298 Filed by Michael Krichevsky (RE: related document(s) <u>70</u> Order on Motion For Relief From Stay). Appellant Designation due by 7/9/2020. Transmission of Designation to District Court Due by 7/27/2020. Filed via Electronic Drop Box. (jmf) (Entered: 06/25/2020)
06/26/2020		<u>72</u>	Appeal Deficiency Notice (RE: related document(s) <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky) (cns) (Entered: 06/26/2020)
06/26/2020		<u>73</u>	Notice to Parties of requirements, deadlines (RE: related document(s) <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky, <u>72</u> Appeal Deficiency Notice) (cns) (Entered: 06/26/2020)
06/26/2020		<u>74</u>	Transmittal of Notice of Appeal to District Court (RE: related document(s) <u>70</u> Order on Motion For Relief From Stay, <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky, <u>72</u> Appeal Deficiency Notice, <u>73</u> Notice to Parties BK) (cns) (Entered: 06/26/2020)
06/26/2020		<u>75</u>	Notice of Docketing Record on Appeal to District Court. Civil Action Number: 1-20-cv-02343-RRM District Court Judge Roslynn R. Mauskopf assigned. (RE: related document(s) <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky) (rjl) (Entered: 06/26/2020)
06/27/2020		<u>76</u>	BNC Certificate of Mailing with Application/Notice/Order Notice Date 06/27/2020. (Admin.) (Entered: 06/28/2020)
06/28/2020		<u>77</u>	BNC Certificate of Mailing with Notice/Order Notice Date 06/28/2020. (Admin.) (Entered: 06/29/2020)
06/29/2020		<u>78</u>	Civil Cover Sheet Filed by Michael Krichevsky (RE: related document(s) <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky). (tmk) (Entered: 06/30/2020)
06/30/2020			Receipt of Notice of Appeal – \$5.00. Receipt Number 328295. (JM) (admin) (Entered: 07/01/2020)
07/21/2020		<u>79</u>	Notice of Appearance and Request for Notice Filed by Natsayi Mawere on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (Mawere, Natsayi) (Entered: 07/21/2020)
07/22/2020		<u>80</u>	Appellant Designation of Contents For Inclusion in Record On Appeal Filed by Michael Krichevsky (RE: related document(s) <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky, <u>78</u> Civil Cover Sheet filed by Debtor Michael Krichevsky). Appellee designation due by 8/5/2020. Filed Via Electronic Drop Box (tmk). (Entered: 07/22/2020)
07/27/2020		<u>81</u>	Transmittal of Additional Record on Appeal to District Court in reference to Civil Case Number: 20-cv-02343-RRM (RE: related document(s) <u>70</u> Order on Motion For Relief From Stay, <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky, <u>78</u> Civil Cover Sheet filed by Debtor Michael

			Krichevsky, <u>80</u> Appellant Designation filed by Debtor Michael Krichevsky) (cns) (Entered: 07/27/2020)
08/05/2020		<u>82</u>	Appellee Designation of Contents for Inclusion in Record of Appeal Filed by Natsayi Mawere on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (RE: related document(s) <u>71</u> Notice of Appeal filed by Debtor Michael Krichevsky, <u>78</u> Civil Cover Sheet filed by Debtor Michael Krichevsky). (Mawere, Natsayi) (Entered: 08/05/2020)
08/06/2020		<u>83</u>	Letter <i>requesting adjournment of 8/13/2020 hearing</i> Filed by Aleksandra Krasimirova Fugate on behalf of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F (RE: related document(s) <u>57</u> Motion to Object/Reclassify/Reduce/Expunge Claims filed by Debtor Michael Krichevsky, Motion to Strike) (Fugate, Aleksandra) (Entered: 08/06/2020)

[Caption as in Form 416A, 416B, or 416D, as appropriate]

NOTICE OF APPEAL AND STATEMENT OF ELECTION**Part 1: Identify the appellant(s)**

1. Name(s) of appellant(s): Michael Krichersky
2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:

For appeals in an adversary proceeding.

☐ Plaintiff☐ Defendant☐ Other (describe) _____

For appeals in a bankruptcy case and not in an adversary proceeding.

☒ Debtor☐ Creditor☐ Trustee☐ Other (describe) _____**Part 2: Identify the subject of this appeal**

1. Describe the judgment, order, or decree appealed from: Order granting relief from stay
2. State the date on which the judgment, order, or decree was entered: 6/16/2020

Part 3: Identify the other parties to the appeal

List the names of all parties to the judgment, order, or decree appealed from and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):

1. Party: Michael Krichersky Attorney: _____


2. Party: US Bank, NA Attorney: Woods Olick Gilman, LLP
500 Bauisch & Lomb Place
Rochester, NY 14604
855-227-5072

Part 4: Optional election to have appeal heard by District Court (applicable only in certain districts)

If a Bankruptcy Appellate Panel is available in this judicial district, the Bankruptcy Appellate Panel will hear this appeal unless, pursuant to 28 U.S.C. § 158(c)(1), a party elects to have the appeal heard by the United States District Court. If an appellant filing this notice wishes to have the appeal heard by the United States District Court, check below. Do not check the box if the appellant wishes the Bankruptcy Appellate Panel to hear the appeal.

☒ Appellant(s) elect to have the appeal heard by the United States District Court rather than by the Bankruptcy Appellate Panel.

Part 5: Sign below



 Signature of attorney for appellant(s) (or appellant(s)
 if not represented by an attorney)

Date: 6/15/2020

Name, address, and telephone number of attorney
 (or appellant(s) if not represented by an attorney):

Michael Krichesky
6221 Atlantic Ave
Brooklyn, NY 11224
718-687-2300

Fee waiver notice: If appellant is a child support creditor or its representative and appellant has filed the form specified in § 304(g) of the Bankruptcy Reform Act of 1994, no fee is required.

[Note to inmate filers: If you are an inmate filer in an institution and you seek the timing benefit of Fed. R. Bankr. P. 8002(c)(1), complete Director's Form 4170 (Declaration of Inmate Filing) and file that declaration along with the Notice of Appeal.]

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

MICHAEL KRICHEVSKY

Debtor.

ORDER

CASE #: 1-19-43516-ess

CHAPTER 11

**ORDER PURSUANT TO 11 U.S.C. § 362(D) TERMINATING THE AUTOMATIC STAY
IMPOSED BY 11 U.S.C. §362(a)**

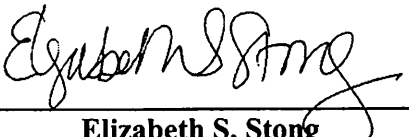
Upon the motion dated March 16, 2020 of Wells Fargo Bank, N.A. as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F ("Secured Creditor") for an order pursuant to section 362(d) of title 11 of the United States Code ("Bankruptcy Code") vacating the automatic stay to allow the Secured Creditor enforcement of its rights in and remedies in and to 4221 Atlantic Avenue, Brooklyn, NY 11224 (the "Property"). This Court, having considered the evidence presented and the arguments of the parties and with good cause appearing therefor; it is hereby

ORDERED that the automatic stay is hereby ~~lifted and vacated~~ modified to permit Secured Creditor and the Debtor to ~~foreclose its mortgage on~~ pursue their rights under applicable law, including their claims and defenses, with respect to the property located at 4221 Atlantic Avenue, Brooklyn, NY 11224; ~~and it is further,~~

ORDERED that the 14 day stay imposed by the Federal Rules of Bankruptcy Procedure 4001(a)(3) is hereby waived.

Dated: Brooklyn, New York
June 16, 2020




Elizabeth S. Stong
United States Bankruptcy Judge

Notice Recipients

District/Off: 0207-1

User: jfebus

Date Created: 6/25/2020

Case: 1-19-43516-ess

Form ID: pdf000

Total: 4

Recipients of Notice of Electronic Filing:

ust Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 1

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db Michael Krichevsky 4221 Atlantic Ave Brooklyn, NY 11224
9620834 Wells Fargo Bank, N.A. as servicing agent for U.S. c/o Woods Oviatt Gilman, LLP 500 Bausch & Lomb
Place Rochester, NY 14604
U.S. Bank, NA c/o Woods Oviatt Gilman, LLP 500 Bausch & Lomb Place Rochester, NY
14604

TOTAL: 3

REED SMITH LLP

Natsayi Mawere, Esq.
599 Lexington Avenue
New York, New York 10022
Tel: (212) 521-5400
Fax: (212) 521-5450
Email: nmawere@reedsmith.com

*Counsel for Secured Creditor,
Wells Fargo Bank, N.A., as Servicing Agent for U.S. Bank
National Association, as Trustee for Banc of America Funding
Corporation Mortgage Pass-Through Certificates, Series 2006-F*

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X

IN RE:

Chapter 11

MICHAEL KRICHEVSKY,

Case No.: 1-19-43516 (ESS)

Debtor.

-----X

**APPELLEE WELLS FARGO BANK, N.A. AS SERVICING AGENT FOR U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING
CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-
F'S DESIGNATION OF ADDITIONAL ITEMS TO BE INCLUDED IN THE
RECORD ON APPEAL PURSUANT TO FED. R. BANK. P. 8009**

Appellee Wells Fargo Bank, N.A. as Servicing Agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F, through its undersigned counsel, file this Appellee-Designation of Additional Items to be Included in the Record on Appeal pursuant to Fed. R. Bankr. P. 8009 for Plaintiff Michael Krichevsky's appeal from the Order of the Honorable Elizabeth S. Strong, United States Bankruptcy Judge, dated and entered on June 16, 2020, pursuant to 11 U.S.C. § 362(D), Terminating the Automatic Stay Imposed by 11 U.S.C. § 362(a).

DESIGNATION OF ITEMS TO BE INCLUDED IN THE RECORD ON APPEAL

<u>Bankruptcy Claim's Register</u>	<u>Date</u>	<u>Title</u> ¹
3-1	8/15/2019	Claim #3 filed by Wells Fargo Bank, N.A., as servicing agent for U.S. Bank.
3-2	5/21/2020	Amended Claim #3 filed by Wells Fargo Bank, N.A., as servicing agent for U.S. Bank.

Appellee reserves the right to modify and/or supplement the foregoing designations to the fullest extent permitted by the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and Eastern District of New York's Local Bankruptcy Rules.

Dated: August 5, 2020
New York, New York

Respectfully Submitted,

REED SMITH LLP

By: /s/ Natsayi Mawere
Natsayi Mawere
599 Lexington Avenue
New York, New York 10022
Tel: 212-521-5400
Fax: 212-521-5450
nmawere@reedsmith.com

Counsel for Secured Creditor, Wells Fargo Bank, N.A., as Servicing Agent for U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F

¹ All designated items include their annexed exhibits, appendices, enclosures, and/or attachments.

CERTIFICATE OF SERVICE

I hereby certify that on August 5, 2020, the foregoing **Appellee's Designation of Additional Items to be Included in the Record on Appeal Pursuant to Fed. R. Bank. P. 8009** was filed with the Clerk of the Court through this Court's CM/ECF electronic filing system and served in accordance with the Federal Rules of Civil Procedure, and/or the rules of the Eastern District of New York.

/s/ Natsayi Mawere
Natsayi Mawere

Fill in this information to identify the case:

Debtor 1 MICHAEL KRICHEVSKY

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of New York

Case number 1-19-43516-ess

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment. A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571. Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Official Form 410

Proof of Claim

04/19

Part 1: Identify the Claim

1. **Who is the current creditor?** U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. **Has this claim been acquired from someone else?** ☒ No
☐ Yes. From whom?

3. **Where should notices and payments to the creditor be sent?**

Federal Rule of
Bankruptcy Procedure
(FRBP) 2002(g)

Where should notices to the creditor be sent?

Wells Fargo Bank, N.A.
Default Document Processing
MAC# N9286-01Y

Where should payments to the creditor be sent? (if different)

Wells Fargo Bank, N.A.
Attention: Payment Processing
MAC# F2302-04C

Name

1000 Blue Gentian Road

Number

Street

Eagan MN 55121-7700

City

State

ZIP Code

Contact phone 800-274-7025

Contact email

POCNOTIFICATIONS@WELLSFARGO.COM

Name

1 Home Campus

Number

Street

Des Moines IA 50328

City

State

ZIP Code

Contact phone 800-274-7025

Contact email

POCNOTIFICATIONS@WELLSFARGO.COM

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

WF C M G E 1 9 4 3 5 1 6 N Y E 7 1 8 1 3 2 9 5

4.	Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	Filed on _____ MM/DD/YYYY
5.	Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>3295</u>	
7.	How much is the claim? \$ <u>1,098,754.69</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).	
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <u>Money Loaned</u>	
9.	Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>4221 ATLANTIC AVENUE BROOKLYN NY 11224-1023</u> Basis for perfection: <u>Recorded Mortgage/Deed of Trust</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ <u>1,098,754.69</u> Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>512,924.33</u> Annual Interest Rate (when case was filed) <u>5.375</u> % <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Variable <input type="checkbox"/> Fixed with Steps due to loan modification	
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. Check one:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 08/15/2019
MM / DD / YYYY

/s/ Aleksandra K. Fugate, Esq.

Signature

Print the name of the person who is completing and signing this claim:

Name Aleksandra K. Fugate, Esq.
First name Middle name Last name

Title Attorney

Company Woods Oviatt Gilman LLP
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 500 Bausch & Lomb Place
Number Street

Rochester, NY 14604

City State ZIP Code

Contact phone (855)-227-5072 Email bkinbox@woodsoviatt.com

Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor’s principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	1-19-43516-ess	Principal balance:	746,256.13	Principal & interest due:	398,218.35	Principal & interest:	4,268.21
Debtor 1:	MICHAEL KRICHEVSKY	Interest due:	241,560.51	Prepetition fees due:	8,564.86	Monthly escrow:	902.37
Debtor 2:		Fees, costs due:	8,564.86	Escrow deficiency for funds advanced:	102,373.19	Private mortgage insurance:	0.00
Last 4 digits to identify:	3295	Escrow deficiency for funds advanced:	102,373.19	Projected escrow shortage:	3,767.93	Optional Products:	0.00
Creditor:	See 410 part 1.1	Other:	0.00	Other:	0.00		
Servicer:	Wells Fargo Bank, N.A.	Less total funds on hand: –	0.00	Less funds on hand: –	0.00	Total monthly payment:	5,170.58
Fixed accrual/daily simple interest/other:	Fixed Accrual	Total debt:	1,098,754.69	Total prepetition arrearage:	512,924.33	*Additional changes to the monthly payment amount may be required because interest rate adjustments or escrow requirement changes.	
*Not to be used for payoff purposes							

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/01/2009				Beginning Balances	03/01/2009	0.00						746,256.13	0.00	1,071.74	0.00	0.00
03/01/2009	4,345.07			Monthly payment	03/01/2009	4,345.07						746,256.13	0.00	1,071.74	0.00	0.00
03/05/2009		4,345.07		Payment	03/01/2009	0.00	0.00	4,042.22	302.85		0.00	746,256.13	0.00	1,374.59	0.00	0.00
03/13/2009			923.01	City tax disbursement	04/01/2009	0.00			-923.01			746,256.13	0.00	451.58	0.00	0.00
03/31/2009		3.93		Interest on Escrow deposit	04/01/2009	0.00	0.00	0.00	3.93		0.00	746,256.13	0.00	455.51	0.00	0.00
04/01/2009	4,345.07			Monthly payment	04/01/2009	4,345.07						746,256.13	0.00	455.51	0.00	0.00
04/06/2009		367.35		Escrow deposit	04/01/2009	4,345.07	0.00	0.00	367.35		0.00	746,256.13	0.00	822.86	0.00	0.00
04/16/2009			80.84	Late Charge	04/01/2009	4,345.07				80.84		746,256.13	0.00	822.86	80.84	0.00
05/01/2009	4,345.07			Monthly payment	04/01/2009	8,690.14						746,256.13	0.00	822.86	80.84	0.00
05/18/2009			80.84	Late Charge	04/01/2009	8,690.14				80.84		746,256.13	0.00	822.86	161.68	0.00
06/01/2009	4,345.07			Monthly payment	04/01/2009	13,035.21						746,256.13	0.00	822.86	161.68	0.00
06/16/2009			80.84	Late Charge	04/01/2009	13,035.21				80.84		746,256.13	0.00	822.86	242.52	0.00
06/19/2009			968.52	City tax disbursement	04/01/2009	13,035.21			-968.52			746,256.13	0.00	-145.66	242.52	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
06/29/2009			95.00	Appraisal/broker's price opinion fees	04/01/2009	13,035.21				95.00		746,256.13	0.00	-145.66	337.52	0.00
06/30/2009		3.49		Interest on Escrow deposit	04/01/2009	13,035.21	0.00	0.00	3.49		0.00	746,256.13	0.00	-142.17	337.52	0.00
07/01/2009	4,345.07			Monthly payment	04/01/2009	17,380.28						746,256.13	0.00	-142.17	337.52	0.00
07/06/2009		4,345.07		Payment	04/01/2009	17,380.28	0.00	0.00	0.00		4,345.07	746,256.13	0.00	-142.17	337.52	4,345.07
07/10/2009		0.00		Payment	04/01/2009	13,035.21	0.00	4,042.22	302.85		-4,345.07	746,256.13	0.00	160.68	337.52	0.00
07/15/2009			35.00	Trip charge (Property preservation expenses)	05/01/2009	13,035.21				35.00		746,256.13	0.00	160.68	372.52	0.00
07/16/2009			80.84	Late Charge	05/01/2009	13,035.21				80.84		746,256.13	0.00	160.68	453.36	0.00
07/21/2009			35.00	Trip charge (Property preservation expenses)	05/01/2009	13,035.21				35.00		746,256.13	0.00	160.68	488.36	0.00
07/28/2009			15.00	Property inspection fees	05/01/2009	13,035.21				15.00		746,256.13	0.00	160.68	503.36	0.00
08/01/2009	4,345.07			Monthly payment	05/01/2009	17,380.28						746,256.13	0.00	160.68	503.36	0.00
08/07/2009			35.00	Trip charge (Property preservation expenses)	05/01/2009	17,380.28				35.00		746,256.13	0.00	160.68	538.36	0.00
08/17/2009			485.00	Title costs	05/01/2009	17,380.28				485.00		746,256.13	0.00	160.68	1,023.36	0.00
08/17/2009			80.84	Late Charge	05/01/2009	17,380.28				80.84		746,256.13	0.00	160.68	1,104.20	0.00
09/01/2009	4,345.07			Monthly payment	05/01/2009	21,725.35						746,256.13	0.00	160.68	1,104.20	0.00
09/16/2009			80.84	Late Charge	05/01/2009	21,725.35				80.84		746,256.13	0.00	160.68	1,185.04	0.00
09/23/2009			968.52	City tax disbursement	05/01/2009	21,725.35			-968.52			746,256.13	0.00	-807.84	1,185.04	0.00
09/30/2009		0.66		Interest on Escrow deposit	05/01/2009	21,725.35	0.00	0.00	0.66		0.00	746,256.13	0.00	-807.18	1,185.04	0.00
10/01/2009	4,345.07			Monthly payment	05/01/2009	26,070.42						746,256.13	0.00	-807.18	1,185.04	0.00
10/08/2009			35.00	Recording fees	05/01/2009	26,070.42				35.00		746,256.13	0.00	-807.18	1,220.04	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
10/08/2009			210.00	Filing fees and court costs	05/01/2009	26,070.42				210.00		746,256.13	0.00	-807.18	1,430.04	0.00
10/16/2009			80.84	Late Charge	05/01/2009	26,070.42				80.84		746,256.13	0.00	-807.18	1,510.88	0.00
11/01/2009	4,388.35			Monthly payment	05/01/2009	30,458.77						746,256.13	0.00	-807.18	1,510.88	0.00
11/16/2009			80.84	Late Charge	05/01/2009	30,458.77				80.84		746,256.13	0.00	-807.18	1,591.72	0.00
12/01/2009	4,388.35			Monthly payment	05/01/2009	34,847.12						746,256.13	0.00	-807.18	1,591.72	0.00
12/02/2009			895.00	Foreclosure service fees (Other)	05/01/2009	34,847.12				895.00		746,256.13	0.00	-807.18	2,486.72	0.00
12/02/2009			1,400.00	Attorney's fees	05/01/2009	34,847.12				1,400.00		746,256.13	0.00	-807.18	3,886.72	0.00
12/15/2009			1,003.25	City tax disbursement	05/01/2009	34,847.12			-1,003.25			746,256.13	0.00	-1,810.43	3,886.72	0.00
12/16/2009			80.84	Late Charge	05/01/2009	34,847.12				80.84		746,256.13	0.00	-1,810.43	3,967.56	0.00
12/17/2009			262.00	Hazard Insurance Disbursement	05/01/2009	34,847.12			-262.00			746,256.13	0.00	-2,072.43	3,967.56	0.00
01/01/2010	4,388.35			Monthly payment	05/01/2009	39,235.47						746,256.13	0.00	-2,072.43	3,967.56	0.00
01/13/2010			766.00	Hazard Insurance Disbursement	05/01/2009	39,235.47			-766.00			746,256.13	0.00	-2,838.43	3,967.56	0.00
01/16/2010			95.00	Appraisal/broker's price opinion fees	05/01/2009	39,235.47				95.00		746,256.13	0.00	-2,838.43	4,062.56	0.00
01/19/2010			80.84	Late Charge	05/01/2009	39,235.47				80.84		746,256.13	0.00	-2,838.43	4,143.40	0.00
01/21/2010			750.00	Attorney's fees	05/01/2009	39,235.47				750.00		746,256.13	0.00	-2,838.43	4,893.40	0.00
02/01/2010	4,388.35			Monthly payment	05/01/2009	43,623.82						746,256.13	0.00	-2,838.43	4,893.40	0.00
02/08/2010			395.00	Attorney's fees	05/01/2009	43,623.82				395.00		746,256.13	0.00	-2,838.43	5,288.40	0.00
02/16/2010			80.84	Late Charge	05/01/2009	43,623.82				80.84		746,256.13	0.00	-2,838.43	5,369.24	0.00
02/28/2010			35.00	Trip charge (Property preservation expenses)	05/01/2009	43,623.82				35.00		746,256.13	0.00	-2,838.43	5,404.24	0.00
03/01/2010	4,388.35			Monthly payment	05/01/2009	48,012.17						746,256.13	0.00	-2,838.43	5,404.24	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/11/2010			1,003.25	City tax disbursement	05/01/2009	48,012.17			-1,003.25			746,256.13	0.00	-3,841.68	5,404.24	0.00
03/16/2010			80.84	Late Charge	05/01/2009	48,012.17				80.84		746,256.13	0.00	-3,841.68	5,485.08	0.00
04/01/2010	4,388.35			Monthly payment	05/01/2009	52,400.52						746,256.13	0.00	-3,841.68	5,485.08	0.00
04/16/2010			80.84	Late Charge	05/01/2009	52,400.52				80.84		746,256.13	0.00	-3,841.68	5,565.92	0.00
04/21/2010			250.00	Attorney costs (Other)	05/01/2009	52,400.52				250.00		746,256.13	0.00	-3,841.68	5,815.92	0.00
04/23/2010			50.00	Foreclosure service fees (Other)	05/01/2009	52,400.52				50.00		746,256.13	0.00	-3,841.68	5,865.92	0.00
05/01/2010	4,388.35			Monthly payment	05/01/2009	56,788.87						746,256.13	0.00	-3,841.68	5,865.92	0.00
05/17/2010			80.84	Late Charge	05/01/2009	56,788.87				80.84		746,256.13	0.00	-3,841.68	5,946.76	0.00
05/27/2010			395.00	Attorney's fees	05/01/2009	56,788.87				395.00		746,256.13	0.00	-3,841.68	6,341.76	0.00
05/28/2010			395.00	Attorney's fees	05/01/2009	56,788.87				395.00		746,256.13	0.00	-3,841.68	6,736.76	0.00
06/01/2010	4,388.35			Monthly payment	05/01/2009	61,177.22						746,256.13	0.00	-3,841.68	6,736.76	0.00
06/16/2010			80.84	Late Charge	05/01/2009	61,177.22				80.84		746,256.13	0.00	-3,841.68	6,817.60	0.00
06/18/2010			1,045.01	City tax disbursement	05/01/2009	61,177.22			-1,045.01			746,256.13	0.00	-4,886.69	6,817.60	0.00
06/29/2010			15.00	Property inspection fees	05/01/2009	61,177.22				15.00		746,256.13	0.00	-4,886.69	6,832.60	0.00
07/01/2010	4,380.31			Monthly payment	05/01/2009	65,557.53						746,256.13	0.00	-4,886.69	6,832.60	0.00
07/09/2010			5,760.00	Hazard Insurance Disbursement	05/01/2009	65,557.53			-5,760.00			746,256.13	0.00	-10,646.69	6,832.60	0.00
07/16/2010			80.84	Late Charge	05/01/2009	65,557.53				80.84		746,256.13	0.00	-10,646.69	6,913.44	0.00
08/01/2010	4,380.31			Monthly payment	05/01/2009	69,937.84						746,256.13	0.00	-10,646.69	6,913.44	0.00
08/10/2010			350.00	Attorney costs (Other)	05/01/2009	69,937.84				350.00		746,256.13	0.00	-10,646.69	7,263.44	0.00
08/16/2010			80.84	Late Charge	05/01/2009	69,937.84				80.84		746,256.13	0.00	-10,646.69	7,344.28	0.00
08/19/2010			85.00	Appraisal/broker's price opinion fees	05/01/2009	69,937.84				85.00		746,256.13	0.00	-10,646.69	7,429.28	0.00

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Case number: 1-19-43516-ess
Debtor 1: MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
08/30/2010			15.00	Property inspection fees	05/01/2009	69,937.84				15.00		746,256.13	0.00	-10,646.69	7,444.28	0.00
09/01/2010	4,380.31			Monthly payment	05/01/2009	74,318.15						746,256.13	0.00	-10,646.69	7,444.28	0.00
09/02/2010			350.00	Attorney costs (Other)	05/01/2009	74,318.15				350.00		746,256.13	0.00	-10,646.69	7,794.28	0.00
09/16/2010			80.84	Late Charge	05/01/2009	74,318.15				80.84		746,256.13	0.00	-10,646.69	7,875.12	0.00
09/23/2010			1,045.01	City tax disbursement	05/01/2009	74,318.15			-1,045.01			746,256.13	0.00	-11,691.70	7,875.12	0.00
10/01/2010	4,380.31			Monthly payment	05/01/2009	78,698.46						746,256.13	0.00	-11,691.70	7,875.12	0.00
10/04/2010			395.00	Attorney's fees	05/01/2009	78,698.46				395.00		746,256.13	0.00	-11,691.70	8,270.12	0.00
10/18/2010			80.84	Late Charge	05/01/2009	78,698.46				80.84		746,256.13	0.00	-11,691.70	8,350.96	0.00
10/31/2010			20.00	Property inspection fees	05/01/2009	78,698.46				20.00		746,256.13	0.00	-11,691.70	8,370.96	0.00
11/01/2010	4,380.31			Monthly payment	05/01/2009	83,078.77						746,256.13	0.00	-11,691.70	8,370.96	0.00
11/16/2010			80.84	Late Charge	05/01/2009	83,078.77				80.84		746,256.13	0.00	-11,691.70	8,451.80	0.00
11/20/2010			395.00	Attorney's fees	05/01/2009	83,078.77				395.00		746,256.13	0.00	-11,691.70	8,846.80	0.00
12/01/2010	4,380.31			Monthly payment	05/01/2009	87,459.08						746,256.13	0.00	-11,691.70	8,846.80	0.00
12/15/2010			1,078.76	City tax disbursement	05/01/2009	87,459.08			-1,078.76			746,256.13	0.00	-12,770.46	8,846.80	0.00
12/16/2010			80.84	Late Charge	05/01/2009	87,459.08				80.84		746,256.13	0.00	-12,770.46	8,927.64	0.00
12/26/2010			20.00	Property inspection fees	05/01/2009	87,459.08				20.00		746,256.13	0.00	-12,770.46	8,947.64	0.00
01/01/2011	4,380.31			Monthly payment	05/01/2009	91,839.39						746,256.13	0.00	-12,770.46	8,947.64	0.00
01/18/2011			80.84	Late Charge	05/01/2009	91,839.39				80.84		746,256.13	0.00	-12,770.46	9,028.48	0.00
02/01/2011	3,876.92			Monthly payment	05/01/2009	95,716.31						746,256.13	0.00	-12,770.46	9,028.48	0.00
02/16/2011			70.78	Late Charge	05/01/2009	95,716.31				70.78		746,256.13	0.00	-12,770.46	9,099.26	0.00
03/01/2011	3,876.92			Monthly payment	05/01/2009	99,593.23						746,256.13	0.00	-12,770.46	9,099.26	0.00
03/01/2011			20.00	Property inspection fees	05/01/2009	99,593.23				20.00		746,256.13	0.00	-12,770.46	9,119.26	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/08/2011			90.00	Appraisal/broker's price opinion fees	05/01/2009	99,593.23				90.00		746,256.13	0.00	-12,770.46	9,209.26	0.00
03/16/2011			70.78	Late Charge	05/01/2009	99,593.23				70.78		746,256.13	0.00	-12,770.46	9,280.04	0.00
03/23/2011			1,078.76	City tax disbursement	05/01/2009	99,593.23			-1,078.76			746,256.13	0.00	-13,849.22	9,280.04	0.00
03/28/2011			60.00	Rekey/Lock (Property preservation expenses)	05/01/2009	99,593.23				60.00		746,256.13	0.00	-13,849.22	9,340.04	0.00
04/01/2011	3,876.92			Monthly payment	05/01/2009	103,470.15						746,256.13	0.00	-13,849.22	9,340.04	0.00
04/18/2011			70.78	Late Charge	05/01/2009	103,470.15				70.78		746,256.13	0.00	-13,849.22	9,410.82	0.00
04/26/2011			20.00	Property inspection fees	05/01/2009	103,470.15				20.00		746,256.13	0.00	-13,849.22	9,430.82	0.00
05/01/2011	3,876.92			Monthly payment	05/01/2009	107,347.07						746,256.13	0.00	-13,849.22	9,430.82	0.00
05/02/2011			5,760.00	Hazard Insurance Disbursement	05/01/2009	107,347.07			-5,760.00			746,256.13	0.00	-19,609.22	9,430.82	0.00
05/16/2011			70.78	Late Charge	05/01/2009	107,347.07				70.78		746,256.13	0.00	-19,609.22	9,501.60	0.00
06/01/2011	3,876.92			Monthly payment	05/01/2009	111,223.99						746,256.13	0.00	-19,609.22	9,501.60	0.00
06/16/2011			70.78	Late Charge	05/01/2009	111,223.99				70.78		746,256.13	0.00	-19,609.22	9,572.38	0.00
06/17/2011			1,260.58	City tax disbursement	05/01/2009	111,223.99			-1,260.58			746,256.13	0.00	-20,869.80	9,572.38	0.00
06/25/2011			20.00	Property inspection fees	05/01/2009	111,223.99				20.00		746,256.13	0.00	-20,869.80	9,592.38	0.00
07/01/2011	3,876.92			Monthly payment	05/01/2009	115,100.91						746,256.13	0.00	-20,869.80	9,592.38	0.00
07/18/2011			70.78	Late Charge	05/01/2009	115,100.91				70.78		746,256.13	0.00	-20,869.80	9,663.16	0.00
08/01/2011	3,876.92			Monthly payment	05/01/2009	118,977.83						746,256.13	0.00	-20,869.80	9,663.16	0.00
08/16/2011			70.78	Late Charge	05/01/2009	118,977.83				70.78		746,256.13	0.00	-20,869.80	9,733.94	0.00
08/19/2011			20.00	Property inspection fees	05/01/2009	118,977.83				20.00		746,256.13	0.00	-20,869.80	9,753.94	0.00
09/01/2011	3,876.92			Monthly payment	05/01/2009	122,854.75						746,256.13	0.00	-20,869.80	9,753.94	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
09/14/2011			1,260.58	City tax disbursement	05/01/2009	122,854.75			-1,260.58			746,256.13	0.00	-22,130.38	9,753.94	0.00
09/16/2011			70.78	Late Charge	05/01/2009	122,854.75				70.78		746,256.13	0.00	-22,130.38	9,824.72	0.00
10/01/2011	3,876.92			Monthly payment	05/01/2009	126,731.67						746,256.13	0.00	-22,130.38	9,824.72	0.00
10/12/2011			20.00	Property inspection fees	05/01/2009	126,731.67				20.00		746,256.13	0.00	-22,130.38	9,844.72	0.00
10/13/2011			90.00	Appraisal/broker's price opinion fees	05/01/2009	126,731.67				90.00		746,256.13	0.00	-22,130.38	9,934.72	0.00
10/17/2011			70.78	Late Charge	05/01/2009	126,731.67				70.78		746,256.13	0.00	-22,130.38	10,005.50	0.00
11/01/2011	3,876.92			Monthly payment	05/01/2009	130,608.59						746,256.13	0.00	-22,130.38	10,005.50	0.00
11/15/2011			20.00	Property inspection fees	05/01/2009	130,608.59				20.00		746,256.13	0.00	-22,130.38	10,025.50	0.00
11/16/2011			70.78	Late Charge	05/01/2009	130,608.59				70.78		746,256.13	0.00	-22,130.38	10,096.28	0.00
12/01/2011	3,876.92			Monthly payment	05/01/2009	134,485.51						746,256.13	0.00	-22,130.38	10,096.28	0.00
12/13/2011			1,382.68	City tax disbursement	05/01/2009	134,485.51			-1,382.68			746,256.13	0.00	-23,513.06	10,096.28	0.00
12/16/2011			20.00	Property inspection fees	05/01/2009	134,485.51				20.00		746,256.13	0.00	-23,513.06	10,116.28	0.00
12/16/2011			70.78	Late Charge	05/01/2009	134,485.51				70.78		746,256.13	0.00	-23,513.06	10,187.06	0.00
01/01/2012	3,876.92			Monthly payment	05/01/2009	138,362.43						746,256.13	0.00	-23,513.06	10,187.06	0.00
01/16/2012			20.00	Property inspection fees	05/01/2009	138,362.43				20.00		746,256.13	0.00	-23,513.06	10,207.06	0.00
01/17/2012			70.78	Late Charge	05/01/2009	138,362.43				70.78		746,256.13	0.00	-23,513.06	10,277.84	0.00
02/01/2012	3,971.32			Monthly payment	05/01/2009	142,333.75						746,256.13	0.00	-23,513.06	10,277.84	0.00
02/16/2012			72.66	Late Charge	05/01/2009	142,333.75				72.66		746,256.13	0.00	-23,513.06	10,350.50	0.00
03/01/2012	3,971.32			Monthly payment	05/01/2009	146,305.07						746,256.13	0.00	-23,513.06	10,350.50	0.00
03/12/2012			15.00	Property inspection fees	05/01/2009	146,305.07				15.00		746,256.13	0.00	-23,513.06	10,365.50	0.00
03/16/2012			72.66	Late Charge	05/01/2009	146,305.07				72.66		746,256.13	0.00	-23,513.06	10,438.16	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/22/2012			1,382.68	City tax disbursement	05/01/2009	146,305.07			-1,382.68			746,256.13	0.00	-24,895.74	10,438.16	0.00
04/01/2012	3,971.32			Monthly payment	05/01/2009	150,276.39						746,256.13	0.00	-24,895.74	10,438.16	0.00
04/14/2012			15.00	Property inspection fees	05/01/2009	150,276.39				15.00		746,256.13	0.00	-24,895.74	10,453.16	0.00
04/16/2012			72.66	Late Charge	05/01/2009	150,276.39				72.66		746,256.13	0.00	-24,895.74	10,525.82	0.00
04/30/2012			5,040.00	Hazard Insurance Disbursement	05/01/2009	150,276.39			-5,040.00			746,256.13	0.00	-29,935.74	10,525.82	0.00
05/01/2012	3,971.32			Monthly payment	05/01/2009	154,247.71						746,256.13	0.00	-29,935.74	10,525.82	0.00
05/09/2012			90.00	Appraisal/broker's price opinion fees	05/01/2009	154,247.71				90.00		746,256.13	0.00	-29,935.74	10,615.82	0.00
05/16/2012			72.66	Late Charge	05/01/2009	154,247.71				72.66		746,256.13	0.00	-29,935.74	10,688.48	0.00
05/19/2012			15.00	Property inspection fees	05/01/2009	154,247.71				15.00		746,256.13	0.00	-29,935.74	10,703.48	0.00
06/01/2012	3,971.32			Monthly payment	05/01/2009	158,219.03						746,256.13	0.00	-29,935.74	10,703.48	0.00
06/18/2012			72.66	Late Charge	05/01/2009	158,219.03				72.66		746,256.13	0.00	-29,935.74	10,776.14	0.00
06/22/2012			1,330.60	City tax disbursement	05/01/2009	158,219.03			-1,330.60			746,256.13	0.00	-31,266.34	10,776.14	0.00
07/01/2012	3,971.32			Monthly payment	05/01/2009	162,190.35						746,256.13	0.00	-31,266.34	10,776.14	0.00
07/16/2012			72.66	Late Charge	05/01/2009	162,190.35				72.66		746,256.13	0.00	-31,266.34	10,848.80	0.00
07/17/2012			15.00	Property inspection fees	05/01/2009	162,190.35				15.00		746,256.13	0.00	-31,266.34	10,863.80	0.00
08/01/2012	3,971.32			Monthly payment	05/01/2009	166,161.67						746,256.13	0.00	-31,266.34	10,863.80	0.00
08/16/2012			72.66	Late Charge	05/01/2009	166,161.67				72.66		746,256.13	0.00	-31,266.34	10,936.46	0.00
09/01/2012	3,971.32			Monthly payment	05/01/2009	170,132.99						746,256.13	0.00	-31,266.34	10,936.46	0.00
09/21/2012			15.00	Property inspection fees	05/01/2009	170,132.99				15.00		746,256.13	0.00	-31,266.34	10,951.46	0.00
09/24/2012			1,330.60	City tax disbursement	05/01/2009	170,132.99			-1,330.60			746,256.13	0.00	-32,596.94	10,951.46	0.00
10/01/2012	3,971.32			Monthly payment	05/01/2009	174,104.31						746,256.13	0.00	-32,596.94	10,951.46	0.00

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Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
11/01/2012	3,971.32			Monthly payment	05/01/2009	178,075.63						746,256.13	0.00	-32,596.94	10,951.46	0.00
12/01/2012	3,971.32			Monthly payment	05/01/2009	182,046.95						746,256.13	0.00	-32,596.94	10,951.46	0.00
12/21/2012			1,383.80	City tax disbursement	05/01/2009	182,046.95			-1,383.80			746,256.13	0.00	-33,980.74	10,951.46	0.00
01/01/2013	3,971.32			Monthly payment	05/01/2009	186,018.27						746,256.13	0.00	-33,980.74	10,951.46	0.00
02/01/2013	3,925.63			Monthly payment	05/01/2009	189,943.90						746,256.13	0.00	-33,980.74	10,951.46	0.00
03/01/2013	3,925.63			Monthly payment	05/01/2009	193,869.53						746,256.13	0.00	-33,980.74	10,951.46	0.00
03/15/2013			1,383.80	City tax disbursement	05/01/2009	193,869.53			-1,383.80			746,256.13	0.00	-35,364.54	10,951.46	0.00
04/01/2013	3,925.63			Monthly payment	05/01/2009	197,795.16						746,256.13	0.00	-35,364.54	10,951.46	0.00
04/26/2013			4,486.00	Hazard Insurance Disbursement	05/01/2009	197,795.16			-4,486.00			746,256.13	0.00	-39,850.54	10,951.46	0.00
05/01/2013	3,925.63			Monthly payment	05/01/2009	201,720.79						746,256.13	0.00	-39,850.54	10,951.46	0.00
06/01/2013	3,925.63			Monthly payment	05/01/2009	205,646.42						746,256.13	0.00	-39,850.54	10,951.46	0.00
06/19/2013			1,379.49	City tax disbursement	05/01/2009	205,646.42			-1,379.49			746,256.13	0.00	-41,230.03	10,951.46	0.00
07/01/2013	3,925.63			Monthly payment	05/01/2009	209,572.05						746,256.13	0.00	-41,230.03	10,951.46	0.00
08/01/2013	3,925.63			Monthly payment	05/01/2009	213,497.68						746,256.13	0.00	-41,230.03	10,951.46	0.00
08/01/2013			350.00	Attorney costs (Other)	05/01/2009	213,497.68				350.00		746,256.13	0.00	-41,230.03	11,301.46	0.00
09/01/2013	3,925.63			Monthly payment	05/01/2009	217,423.31						746,256.13	0.00	-41,230.03	11,301.46	0.00
09/20/2013			1,379.49	City tax disbursement	05/01/2009	217,423.31			-1,379.49			746,256.13	0.00	-42,609.52	11,301.46	0.00
10/01/2013	3,925.63			Monthly payment	05/01/2009	221,348.94						746,256.13	0.00	-42,609.52	11,301.46	0.00
11/01/2013	3,925.63			Monthly payment	05/01/2009	225,274.57						746,256.13	0.00	-42,609.52	11,301.46	0.00
12/01/2013	3,925.63			Monthly payment	05/01/2009	229,200.20						746,256.13	0.00	-42,609.52	11,301.46	0.00
12/20/2013			1,471.90	City tax disbursement	05/01/2009	229,200.20			-1,471.90			746,256.13	0.00	-44,081.42	11,301.46	0.00
12/31/2013		4.30		Interest on Escrow deposit	05/01/2009	229,200.20		0.00	0.00	4.30		746,256.13	0.00	-44,077.12	11,301.46	0.00
01/01/2014	3,925.63			Monthly payment	05/01/2009	233,125.83						746,256.13	0.00	-44,077.12	11,301.46	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
02/01/2014	3,838.65			Monthly payment	05/01/2009	236,964.48						746,256.13	0.00	-44,077.12	11,301.46	0.00
03/01/2014	3,838.65			Monthly payment	05/01/2009	240,803.13						746,256.13	0.00	-44,077.12	11,301.46	0.00
03/11/2014			1,471.90	City tax disbursement	05/01/2009	240,803.13			-1,471.90			746,256.13	0.00	-45,549.02	11,301.46	0.00
03/31/2014		4.21		Interest on Escrow deposit	05/01/2009	240,803.13	0.00	0.00	4.21		0.00	746,256.13	0.00	-45,544.81	11,301.46	0.00
04/01/2014	3,838.65			Monthly payment	05/01/2009	244,641.78						746,256.13	0.00	-45,544.81	11,301.46	0.00
04/25/2014			4,486.00	Hazard Insurance Disbursement	05/01/2009	244,641.78			-4,486.00			746,256.13	0.00	-50,030.81	11,301.46	0.00
05/01/2014	3,838.65			Monthly payment	05/01/2009	248,480.43						746,256.13	0.00	-50,030.81	11,301.46	0.00
05/27/2014			90.00	Attorney's fees	05/01/2009	248,480.43				90.00		746,256.13	0.00	-50,030.81	11,391.46	0.00
05/27/2014			45.00	Attorney's fees	05/01/2009	248,480.43				45.00		746,256.13	0.00	-50,030.81	11,436.46	0.00
05/28/2014			210.00	Attorney's fees	05/01/2009	248,480.43				210.00		746,256.13	0.00	-50,030.81	11,646.46	0.00
06/01/2014	3,838.65			Monthly payment	05/01/2009	252,319.08						746,256.13	0.00	-50,030.81	11,646.46	0.00
06/19/2014			1,500.88	City tax disbursement	05/01/2009	252,319.08			-1,500.88			746,256.13	0.00	-51,531.69	11,646.46	0.00
06/27/2014			420.00	Attorney's fees	05/01/2009	252,319.08				420.00		746,256.13	0.00	-51,531.69	12,066.46	0.00
06/30/2014		4.25		Interest on Escrow deposit	05/01/2009	252,319.08	0.00	0.00	4.25		0.00	746,256.13	0.00	-51,527.44	12,066.46	0.00
07/01/2014	3,838.65			Monthly payment	05/01/2009	256,157.73						746,256.13	0.00	-51,527.44	12,066.46	0.00
07/01/2014			45.00	Attorney's fees	05/01/2009	256,157.73				45.00		746,256.13	0.00	-51,527.44	12,111.46	0.00
07/02/2014			120.00	Attorney's fees	05/01/2009	256,157.73				120.00		746,256.13	0.00	-51,527.44	12,231.46	0.00
08/01/2014	3,838.65			Monthly payment	05/01/2009	259,996.38						746,256.13	0.00	-51,527.44	12,231.46	0.00
08/04/2014			30.00	Attorney's fees	05/01/2009	259,996.38				30.00		746,256.13	0.00	-51,527.44	12,261.46	0.00
09/01/2014	3,838.65			Monthly payment	05/01/2009	263,835.03						746,256.13	0.00	-51,527.44	12,261.46	0.00
09/30/2014		4.30		Interest on Escrow deposit	05/01/2009	263,835.03	0.00	0.00	4.30		0.00	746,256.13	0.00	-51,523.14	12,261.46	0.00
09/30/2014			210.00	Attorney's fees	05/01/2009	263,835.03				210.00		746,256.13	0.00	-51,523.14	12,471.46	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
10/01/2014	3,838.65			Monthly payment	05/01/2009	267,673.68						746,256.13	0.00	-51,523.14	12,471.46	0.00
10/01/2014			135.00	Attorney's fees	05/01/2009	267,673.68				135.00		746,256.13	0.00	-51,523.14	12,606.46	0.00
10/02/2014			1,500.88	City tax disbursement	05/01/2009	267,673.68	0.00	0.00	-1,500.88		0.00	746,256.13	0.00	-53,024.02	12,606.46	0.00
11/01/2014	3,838.65			Monthly payment	05/01/2009	271,512.33						746,256.13	0.00	-53,024.02	12,606.46	0.00
11/04/2014			150.00	Attorney's fees	05/01/2009	271,512.33				150.00		746,256.13	0.00	-53,024.02	12,756.46	0.00
11/05/2014			165.00	Attorney's fees	05/01/2009	271,512.33				165.00		746,256.13	0.00	-53,024.02	12,921.46	0.00
12/01/2014	3,838.65			Monthly payment	05/01/2009	275,350.98						746,256.13	0.00	-53,024.02	12,921.46	0.00
12/22/2014			1,495.57	City tax disbursement	05/01/2009	275,350.98	0.00	0.00	-1,495.57		0.00	746,256.13	0.00	-54,519.59	12,921.46	0.00
12/31/2014		4.30		Interest on Escrow deposit	05/01/2009	275,350.98	0.00	0.00	4.30		0.00	746,256.13	0.00	-54,515.29	12,921.46	0.00
01/01/2015	3,838.65			Monthly payment	05/01/2009	279,189.63						746,256.13	0.00	-54,515.29	12,921.46	0.00
01/13/2015			165.00	Attorney's fees	05/01/2009	279,189.63				165.00		746,256.13	0.00	-54,515.29	13,086.46	0.00
01/13/2015			150.00	Attorney's fees	05/01/2009	279,189.63				150.00		746,256.13	0.00	-54,515.29	13,236.46	0.00
01/14/2015			300.00	Attorney's fees	05/01/2009	279,189.63				300.00		746,256.13	0.00	-54,515.29	13,536.46	0.00
02/01/2015	3,838.65			Monthly payment	05/01/2009	283,028.28						746,256.13	0.00	-54,515.29	13,536.46	0.00
03/01/2015	3,838.65			Monthly payment	05/01/2009	286,866.93						746,256.13	0.00	-54,515.29	13,536.46	0.00
03/02/2015			45.00	Attorney's fees	05/01/2009	286,866.93				45.00		746,256.13	0.00	-54,515.29	13,581.46	0.00
03/10/2015			30.00	Attorney's fees	05/01/2009	286,866.93				30.00		746,256.13	0.00	-54,515.29	13,611.46	0.00
03/12/2015			1,495.57	City tax disbursement	05/01/2009	286,866.93	0.00	0.00	-1,495.57		0.00	746,256.13	0.00	-56,010.86	13,611.46	0.00
03/18/2015			15.00	Attorney's fees	05/01/2009	286,866.93				15.00		746,256.13	0.00	-56,010.86	13,626.46	0.00
03/20/2015			90.00	Attorney's fees	05/01/2009	286,866.93				90.00		746,256.13	0.00	-56,010.86	13,716.46	0.00
03/24/2015			45.00	Attorney's fees	05/01/2009	286,866.93				45.00		746,256.13	0.00	-56,010.86	13,761.46	0.00
03/31/2015		4.21		Interest on Escrow deposit	05/01/2009	286,866.93	0.00	0.00	4.21		0.00	746,256.13	0.00	-56,006.65	13,761.46	0.00
04/01/2015	3,838.65			Monthly payment	05/01/2009	290,705.58						746,256.13	0.00	-56,006.65	13,761.46	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
04/21/2015			4,288.00	Hazard Insurance Disbursement	05/01/2009	290,705.58	0.00	0.00	-4,288.00		0.00	746,256.13	0.00	-60,294.65	13,761.46	0.00
05/01/2015	3,838.65			Monthly payment	05/01/2009	294,544.23						746,256.13	0.00	-60,294.65	13,761.46	0.00
06/01/2015	3,838.65			Monthly payment	05/01/2009	298,382.88						746,256.13	0.00	-60,294.65	13,761.46	0.00
06/19/2015			1,588.06	City tax disbursement	05/01/2009	298,382.88	0.00	0.00	-1,588.06		0.00	746,256.13	0.00	-61,882.71	13,761.46	0.00
06/30/2015		4.25		Interest on Escrow deposit	05/01/2009	298,382.88	0.00	0.00	4.25		0.00	746,256.13	0.00	-61,878.46	13,761.46	0.00
07/01/2015	3,838.65			Monthly payment	05/01/2009	302,221.53						746,256.13	0.00	-61,878.46	13,761.46	0.00
08/01/2015	3,838.65			Monthly payment	05/01/2009	306,060.18						746,256.13	0.00	-61,878.46	13,761.46	0.00
09/01/2015	3,838.65			Monthly payment	05/01/2009	309,898.83						746,256.13	0.00	-61,878.46	13,761.46	0.00
09/15/2015			1,588.06	City tax disbursement	05/01/2009	309,898.83	0.00	0.00	-1,588.06		0.00	746,256.13	0.00	-63,466.52	13,761.46	0.00
09/30/2015		4.30		Interest on Escrow deposit	05/01/2009	309,898.83	0.00	0.00	4.30		0.00	746,256.13	0.00	-63,462.22	13,761.46	0.00
10/01/2015	3,838.65			Monthly payment	05/01/2009	313,737.48						746,256.13	0.00	-63,462.22	13,761.46	0.00
11/01/2015	3,838.65			Monthly payment	05/01/2009	317,576.13						746,256.13	0.00	-63,462.22	13,761.46	0.00
12/01/2015	3,838.65			Monthly payment	05/01/2009	321,414.78						746,256.13	0.00	-63,462.22	13,761.46	0.00
12/14/2015		0.00		Non-Cash Balance Adj	05/01/2009	260,237.56	0.00	0.00	0.00		0.00	746,256.13	0.00	-63,462.22	13,761.46	0.00
12/14/2015			-1,212.60	Late Charge	07/01/2010	260,237.56				-1,212.60		746,256.13	0.00	-63,462.22	12,548.86	0.00
12/16/2015			-180.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-180.00	0.00	746,256.13	0.00	-63,462.22	12,368.86	0.00
12/16/2015			-45.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-45.00	0.00	746,256.13	0.00	-63,462.22	12,323.86	0.00
12/16/2015			-615.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-615.00	0.00	746,256.13	0.00	-63,462.22	11,708.86	0.00
12/16/2015			-315.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-315.00	0.00	746,256.13	0.00	-63,462.22	11,393.86	0.00
12/16/2015			-345.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-345.00	0.00	746,256.13	0.00	-63,462.22	11,048.86	0.00
12/16/2015			-30.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-30.00	0.00	746,256.13	0.00	-63,462.22	11,018.86	0.00
12/16/2015			-930.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-930.00	0.00	746,256.13	0.00	-63,462.22	10,088.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
12/16/2015			-350.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-350.00	0.00	746,256.13	0.00	-63,462.22	9,738.86	0.00
12/16/2015			-50.00	Foreclosure service fees (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-50.00	0.00	746,256.13	0.00	-63,462.22	9,688.86	0.00
12/16/2015			-350.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-350.00	0.00	746,256.13	0.00	-63,462.22	9,338.86	0.00
12/16/2015			-790.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-790.00	0.00	746,256.13	0.00	-63,462.22	8,548.86	0.00
12/16/2015			-350.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-350.00	0.00	746,256.13	0.00	-63,462.22	8,198.86	0.00
12/16/2015			-395.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-395.00	0.00	746,256.13	0.00	-63,462.22	7,803.86	0.00
12/16/2015			-250.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-250.00	0.00	746,256.13	0.00	-63,462.22	7,553.86	0.00
12/16/2015			-395.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-395.00	0.00	746,256.13	0.00	-63,462.22	7,158.86	0.00
12/16/2015			-395.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-395.00	0.00	746,256.13	0.00	-63,462.22	6,763.86	0.00
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	6,728.86	0.00
12/16/2015			-750.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-750.00	0.00	746,256.13	0.00	-63,462.22	5,978.86	0.00
12/16/2015			-95.00	Appraisal/broker's price opinion fees	07/01/2010	260,237.56	0.00	0.00	0.00	-95.00	0.00	746,256.13	0.00	-63,462.22	5,883.86	0.00
12/16/2015			-485.00	Title costs	07/01/2010	260,237.56	0.00	0.00	0.00	-485.00	0.00	746,256.13	0.00	-63,462.22	5,398.86	0.00
12/16/2015			-35.00	Recording fees	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	5,363.86	0.00
12/16/2015			-895.00	Foreclosure service fees (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-895.00	0.00	746,256.13	0.00	-63,462.22	4,468.86	0.00
12/16/2015			-210.00	Filing fees and court costs	07/01/2010	260,237.56	0.00	0.00	0.00	-210.00	0.00	746,256.13	0.00	-63,462.22	4,258.86	0.00
12/16/2015			-1,400.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-1,400.00	0.00	746,256.13	0.00	-63,462.22	2,858.86	0.00
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	2,823.86	0.00
12/16/2015			-95.00	Appraisal/broker's price opinion fees	07/01/2010	260,237.56	0.00	0.00	0.00	-95.00	0.00	746,256.13	0.00	-63,462.22	2,728.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	2,693.86	0.00
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	2,658.86	0.00
12/17/2015			1,653.88	City tax disbursement	07/01/2010	260,237.56	0.00	0.00	-1,653.88		0.00	746,256.13	0.00	-65,116.10	2,658.86	0.00
12/24/2015			300.00	Attorney's fees	07/01/2010	260,237.56				300.00		746,256.13	0.00	-65,116.10	2,958.86	0.00
12/31/2015		4.30		Interest on Escrow deposit	07/01/2010	260,237.56	0.00	0.00	4.30		0.00	746,256.13	0.00	-65,111.80	2,958.86	0.00
01/01/2016	3,838.65			Monthly payment	07/01/2010	264,076.21						746,256.13	0.00	-65,111.80	2,958.86	0.00
02/01/2016	4,451.72			Monthly payment	07/01/2010	268,527.93						746,256.13	0.00	-65,111.80	2,958.86	0.00
02/04/2016			486.00	Title costs	07/01/2010	268,527.93				486.00		746,256.13	0.00	-65,111.80	3,444.86	0.00
02/04/2016			1,050.00	Attorney's fees	07/01/2010	268,527.93				1,050.00		746,256.13	0.00	-65,111.80	4,494.86	0.00
03/01/2016	4,451.72			Monthly payment	07/01/2010	272,979.65						746,256.13	0.00	-65,111.80	4,494.86	0.00
03/17/2016			1,653.88	City tax disbursement	07/01/2010	272,979.65	0.00	0.00	-1,653.88		0.00	746,256.13	0.00	-66,765.68	4,494.86	0.00
03/31/2016		4.25		Interest on Escrow deposit	07/01/2010	272,979.65	0.00	0.00	4.25		0.00	746,256.13	0.00	-66,761.43	4,494.86	0.00
04/01/2016	4,451.72			Monthly payment	07/01/2010	277,431.37						746,256.13	0.00	-66,761.43	4,494.86	0.00
04/07/2016			400.00	Filing fees and court costs	07/01/2010	277,431.37				400.00		746,256.13	0.00	-66,761.43	4,894.86	0.00
04/07/2016			35.00	Recording fees	07/01/2010	277,431.37				35.00		746,256.13	0.00	-66,761.43	4,929.86	0.00
04/21/2016			4,094.00	Hazard Insurance Disbursement	07/01/2010	277,431.37	0.00	0.00	-4,094.00		0.00	746,256.13	0.00	-70,855.43	4,929.86	0.00
04/22/2016			700.00	Attorney's fees	07/01/2010	277,431.37				700.00		746,256.13	0.00	-70,855.43	5,629.86	0.00
05/01/2016	4,451.72			Monthly payment	07/01/2010	281,883.09						746,256.13	0.00	-70,855.43	5,629.86	0.00
06/01/2016	4,451.72			Monthly payment	07/01/2010	286,334.81						746,256.13	0.00	-70,855.43	5,629.86	0.00
06/20/2016			1,677.73	City tax disbursement	07/01/2010	286,334.81	0.00	0.00	-1,677.73		0.00	746,256.13	0.00	-72,533.16	5,629.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
06/30/2016		4.26		Interest on Escrow deposit	07/01/2010	286,334.81	0.00	0.00	4.26		0.00	746,256.13	0.00	-72,528.90	5,629.86	0.00
07/01/2016	4,451.72			Monthly payment	07/01/2010	290,786.53						746,256.13	0.00	-72,528.90	5,629.86	0.00
07/11/2016			700.00	Attorney's fees	07/01/2010	290,786.53				700.00		746,256.13	0.00	-72,528.90	6,329.86	0.00
08/01/2016	4,451.72			Monthly payment	07/01/2010	295,238.25						746,256.13	0.00	-72,528.90	6,329.86	0.00
08/11/2016			95.00	Filing fees and court costs	07/01/2010	295,238.25				95.00		746,256.13	0.00	-72,528.90	6,424.86	0.00
08/22/2016			35.00	Recording fees	07/01/2010	295,238.25				35.00		746,256.13	0.00	-72,528.90	6,459.86	0.00
09/01/2016	4,451.72			Monthly payment	07/01/2010	299,689.97						746,256.13	0.00	-72,528.90	6,459.86	0.00
09/21/2016			1,015.00	Attorney's fees	07/01/2010	299,689.97				1,015.00		746,256.13	0.00	-72,528.90	7,474.86	0.00
09/22/2016			1,677.73	City tax disbursement	07/01/2010	299,689.97	0.00	0.00	-1,677.73		0.00	746,256.13	0.00	-74,206.63	7,474.86	0.00
09/30/2016		4.30		Interest on Escrow deposit	07/01/2010	299,689.97	0.00	0.00	4.30		0.00	746,256.13	0.00	-74,202.33	7,474.86	0.00
10/01/2016	4,451.72			Monthly payment	07/01/2010	304,141.69						746,256.13	0.00	-74,202.33	7,474.86	0.00
11/01/2016	4,476.89			Monthly payment	07/01/2010	308,618.58						746,256.13	0.00	-74,202.33	7,474.86	0.00
12/01/2016	4,476.89			Monthly payment	07/01/2010	313,095.47						746,256.13	0.00	-74,202.33	7,474.86	0.00
12/28/2016			1,752.71	City tax disbursement	07/01/2010	313,095.47	0.00	0.00	-1,752.71		0.00	746,256.13	0.00	-75,955.04	7,474.86	0.00
12/30/2016		4.30		Interest on Escrow deposit	07/01/2010	313,095.47	0.00	0.00	4.30		0.00	746,256.13	0.00	-75,950.74	7,474.86	0.00
01/01/2017	4,476.89			Monthly payment	07/01/2010	317,572.36						746,256.13	0.00	-75,950.74	7,474.86	0.00
02/01/2017	4,711.82			Monthly payment	07/01/2010	322,284.18						746,256.13	0.00	-75,950.74	7,474.86	0.00
03/01/2017	4,711.82			Monthly payment	07/01/2010	326,996.00						746,256.13	0.00	-75,950.74	7,474.86	0.00
03/17/2017			1,752.71	City tax disbursement	07/01/2010	326,996.00	0.00	0.00	-1,752.71		0.00	746,256.13	0.00	-77,703.45	7,474.86	0.00
03/31/2017		4.20		Interest on Escrow deposit	07/01/2010	326,996.00	0.00	0.00	4.20		0.00	746,256.13	0.00	-77,699.25	7,474.86	0.00
04/01/2017	4,711.82			Monthly payment	07/01/2010	331,707.82						746,256.13	0.00	-77,699.25	7,474.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
04/20/2017			3,540.00	Hazard Insurance Disbursement	07/01/2010	331,707.82	0.00	0.00	-3,540.00		0.00	746,256.13	0.00	-81,239.25	7,474.86	0.00
05/01/2017	4,711.82			Monthly payment	07/01/2010	336,419.64						746,256.13	0.00	-81,239.25	7,474.86	0.00
05/31/2017			45.00	Filing fees and court costs	07/01/2010	336,419.64				45.00		746,256.13	0.00	-81,239.25	7,519.86	0.00
06/01/2017	4,711.82			Monthly payment	07/01/2010	341,131.46						746,256.13	0.00	-81,239.25	7,519.86	0.00
06/20/2017			1,777.35	City tax disbursement	07/01/2010	341,131.46	0.00	0.00	-1,777.35		0.00	746,256.13	0.00	-83,016.60	7,519.86	0.00
06/30/2017		4.26		Interest on Escrow deposit	07/01/2010	341,131.46	0.00	0.00	4.26		0.00	746,256.13	0.00	-83,012.34	7,519.86	0.00
07/01/2017	4,711.82			Monthly payment	07/01/2010	345,843.28						746,256.13	0.00	-83,012.34	7,519.86	0.00
08/01/2017	4,711.82			Monthly payment	07/01/2010	350,555.10						746,256.13	0.00	-83,012.34	7,519.86	0.00
09/01/2017	4,711.82			Monthly payment	07/01/2010	355,266.92						746,256.13	0.00	-83,012.34	7,519.86	0.00
09/15/2017			1,777.35	City tax disbursement	07/01/2010	355,266.92	0.00	0.00	-1,777.35		0.00	746,256.13	0.00	-84,789.69	7,519.86	0.00
09/29/2017		4.25		Interest on Escrow deposit	07/01/2010	355,266.92	0.00	0.00	4.25		0.00	746,256.13	0.00	-84,785.44	7,519.86	0.00
10/01/2017	4,711.82			Monthly payment	07/01/2010	359,978.74						746,256.13	0.00	-84,785.44	7,519.86	0.00
11/01/2017	4,698.72			Monthly payment	07/01/2010	364,677.46						746,256.13	0.00	-84,785.44	7,519.86	0.00
11/01/2017			750.00	Attorney's fees	07/01/2010	364,677.46				750.00		746,256.13	0.00	-84,785.44	8,269.86	0.00
12/01/2017	4,698.72			Monthly payment	07/01/2010	369,376.18						746,256.13	0.00	-84,785.44	8,269.86	0.00
12/18/2017			1,847.40	City tax disbursement	07/01/2010	369,376.18	0.00	0.00	-1,847.40		0.00	746,256.13	0.00	-86,632.84	8,269.86	0.00
12/29/2017		4.35		Interest on Escrow deposit	07/01/2010	369,376.18	0.00	0.00	4.35		0.00	746,256.13	0.00	-86,628.49	8,269.86	0.00
01/01/2018	4,698.72			Monthly payment	07/01/2010	374,074.90						746,256.13	0.00	-86,628.49	8,269.86	0.00
02/01/2018	4,775.27			Monthly payment	07/01/2010	378,850.17						746,256.13	0.00	-86,628.49	8,269.86	0.00
03/01/2018	4,775.27			Monthly payment	07/01/2010	383,625.44						746,256.13	0.00	-86,628.49	8,269.86	0.00
03/15/2018			1,847.40	City tax disbursement	07/01/2010	383,625.44	0.00	0.00	-1,847.40		0.00	746,256.13	0.00	-88,475.89	8,269.86	0.00

Mortgage Proof of Claim Attachment: Additional Page

(12/15)

Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/30/2018		4.16		Interest on Escrow deposit	07/01/2010	383,625.44	0.00	0.00	4.16		0.00	746,256.13	0.00	-88,471.73	8,269.86	0.00
04/01/2018	4,775.27			Monthly payment	07/01/2010	388,400.71						746,256.13	0.00	-88,471.73	8,269.86	0.00
04/20/2018			3,236.00	Hazard Insurance Disbursement	07/01/2010	388,400.71	0.00	0.00	-3,236.00		0.00	746,256.13	0.00	-91,707.73	8,269.86	0.00
05/01/2018	4,775.27			Monthly payment	07/01/2010	393,175.98						746,256.13	0.00	-91,707.73	8,269.86	0.00
05/11/2018			45.00	Filing fees and court costs	07/01/2010	393,175.98				45.00		746,256.13	0.00	-91,707.73	8,314.86	0.00
06/01/2018	4,775.27			Monthly payment	07/01/2010	397,951.25						746,256.13	0.00	-91,707.73	8,314.86	0.00
06/22/2018			1,817.27	City tax disbursement	07/01/2010	397,951.25	0.00	0.00	-1,817.27		0.00	746,256.13	0.00	-93,525.00	8,314.86	0.00
06/29/2018		4.26		Interest on Escrow deposit	07/01/2010	397,951.25	0.00	0.00	4.26		0.00	746,256.13	0.00	-93,520.74	8,314.86	0.00
07/01/2018	4,775.27			Monthly payment	07/01/2010	402,726.52						746,256.13	0.00	-93,520.74	8,314.86	0.00
08/01/2018	4,775.27			Monthly payment	07/01/2010	407,501.79						746,256.13	0.00	-93,520.74	8,314.86	0.00
09/01/2018	4,775.27			Monthly payment	07/01/2010	412,277.06						746,256.13	0.00	-93,520.74	8,314.86	0.00
09/17/2018			1,817.27	City tax disbursement	07/01/2010	412,277.06	0.00	0.00	-1,817.27		0.00	746,256.13	0.00	-95,338.01	8,314.86	0.00
09/28/2018		4.25		Interest on Escrow deposit	07/01/2010	412,277.06	0.00	0.00	4.25		0.00	746,256.13	0.00	-95,333.76	8,314.86	0.00
10/01/2018	4,775.27			Monthly payment	07/01/2010	417,052.33						746,256.13	0.00	-95,333.76	8,314.86	0.00
11/01/2018	4,769.05			Monthly payment	07/01/2010	421,821.38						746,256.13	0.00	-95,333.76	8,314.86	0.00
11/08/2018			250.00	Attorney's fees	07/01/2010	421,821.38				250.00		746,256.13	0.00	-95,333.76	8,564.86	0.00
12/01/2018	4,769.05			Monthly payment	07/01/2010	426,590.43						746,256.13	0.00	-95,333.76	8,564.86	0.00
12/20/2018			1,912.47	City tax disbursement	07/01/2010	426,590.43	0.00	0.00	-1,912.47		0.00	746,256.13	0.00	-97,246.23	8,564.86	0.00
12/31/2018		4.39		Interest on Escrow deposit	07/01/2010	426,590.43	0.00	0.00	4.39		0.00	746,256.13	0.00	-97,241.84	8,564.86	0.00
01/01/2019	4,769.05			Monthly payment	07/01/2010	431,359.48						746,256.13	0.00	-97,241.84	8,564.86	0.00
02/01/2019	5,145.33			Monthly payment	07/01/2010	436,504.81						746,256.13	0.00	-97,241.84	8,564.86	0.00

Mortgage Proof of Claim Attachment: Additional Page

(12/15)

Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/01/2019	5,145.33			Monthly payment	07/01/2010	441,650.14						746,256.13	0.00	-97,241.84	8,564.86	0.00
03/19/2019			1,912.47	City tax disbursement	07/01/2010	441,650.14	0.00	0.00	-1,912.47		0.00	746,256.13	0.00	-99,154.31	8,564.86	0.00
03/29/2019		4.12		Interest on Escrow deposit	07/01/2010	441,650.14	0.00	0.00	4.12		0.00	746,256.13	0.00	-99,150.19	8,564.86	0.00
04/01/2019	5,145.33			Monthly payment	07/01/2010	446,795.47						746,256.13	0.00	-99,150.19	8,564.86	0.00
04/23/2019			3,223.00	Hazard Insurance Disbursement	07/01/2010	446,795.47	0.00	0.00	-3,223.00		0.00	746,256.13	0.00	-102,373.19	8,564.86	0.00
05/01/2019	5,145.33			Monthly payment	07/01/2010	451,940.80						746,256.13	0.00	-102,373.19	8,564.86	0.00
06/01/2019	5,145.33			Monthly payment	07/01/2010	457,086.13						746,256.13	0.00	-102,373.19	8,564.86	0.00
06/06/2019				Bankruptcy Filed	07/01/2010	457,086.13						746,256.13	0.00	-102,373.19	8,564.86	0.00

Addendum Page

Basis for asserting that the applicable party has the right to foreclose: Debtor(s) executed a promissory note secured by a mortgage, deed of trust, or security deed. The Promissory note is either made payable to creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or beneficiary or the assignee of the mortgage, deed of trust, or security deed.

Additional Disclaimers (where applicable)

410

Part 2: Question 9-Describe contains the property address and may contain a description for "Other".

410A

Part 1:

Full creditor name cannot be displayed due to space limitation, see 410 part 1.1 for full name.

Part 2:

Principal Balance is from Part 5, Column M as of the Bankruptcy File Date.

Interest Due is the interest due as of the Bankruptcy File Date.

Fees, costs due is from Part 5, Column P as of the Bankruptcy File Date and includes any outstanding fees (i.e. late charges, property inspections) and cost (i.e. attorney costs), also included are corporate advances (i.e. tax, insurance) for non-escrowed loans as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow deficiency for funds advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Other includes any applicable Private Mortgage Insurance, other Optional Products (i.e. A & H, Life) or Deferred Interest, where applicable, due as of the Bankruptcy File Date. This line was added to ensure transparency.

Less Total Funds on hand is the total of Part 5, Column O (if positive balance) and Q as of the Bankruptcy File Date.

Total Debt not to be used for payoff purposes.

Part 3:

Principal and Interest is the principal and interest portion of Part 5, Column G, as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition principal and interest amounts).

Pre-Petition Fees Due is from Part 5, Column P as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow Deficiency for Funds Advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Projected Escrow Shortage is the Escrow Required from the escrow analysis minus a positive escrow balance as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition escrow amounts).

Other includes any applicable Optional Products (i.e. A & H, Life) due as of the bankruptcy file date. This line was added to ensure transparency. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition Optional Product amounts).

Less Funds on Hand is from Part 5, column Q as of the Bankruptcy File Date.

Part 4:

Optional Products includes any applicable optional products (i.e. A & H, Life) due as of the Bankruptcy File Date. This line was added to ensure transparency.

(*)This disclaimer has been added to the form to explain that the monthly payment amount may change periodically throughout the life of the loan.

Part 5:

If any of the transactions in the loan payment history contain amounts for optional products, the amount for that product will be reflected in either the Contractual payment amount or the Funds Received amount, and will be applied in those amounts. It will also be reflected in column G as described below.

Column G In addition to the items listed, this also includes any past due PMI or optional products (i.e. A & H, Life) amounts, as applicable. Optional product (i.e. A & H, Life) amounts will not be included in columns H-Q due to no appropriate column heading for this type of transaction.

Column J includes taxes, insurance and MIP/PMI as applicable.

Column N will only be populated if the loan is Daily Simple Interest or if Deferred Interest exists on the account.

Column O includes taxes, insurance and MIP/PMI as applicable.



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

MICHAEL KRICHEVSKY
4221 ATLANTIC AVENUE
BROOKLYN NY 11224

Escrow Review Statement

For informational purposes only

Statement Date: June 12, 2019

Loan number: [REDACTED]

Property address:
4221 ATLANTIC AVENUE
BROOKLYN NY 11224-1023

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be equal to the required minimum balance.
- **Payments:** As of the **July 1, 2019** payment, the contractual portion of the escrow payment **increases**.

The account balance is sufficient. Our review shows no projected shortage or overage.

Part 1 - Mortgage payment

New Payment

The new total payment will be **\$5,170.58**

	Previous payment through 06/01/2019 payment date	New payment beginning with the 07/01/2019 payment
Principal and/or interest	\$4,268.21	\$4,268.21
Escrow payment	\$877.12	\$902.37
Total payment amount	\$5,145.33	\$5,170.58

Note: If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

No action required

Starting **July 1, 2019** the new contractual payment amount will be **\$5,170.58**

See Page 2 for additional details.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$7,047.94. For the coming year, we expect the amount paid from escrow to be \$10,828.42.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	11/16 - 10/17 (Actual)	11/17 - 10/18 (Actual)	11/18 - 06/19 (Actual)	07/19 - 06/20 (Projected)	# of months	New monthly escrow amount
Property taxes	\$7,060.12	\$7,329.34	\$3,824.94	\$7,605.42	÷ 12	= \$633.79
Property insurance	\$3,540.00	\$3,236.00	\$3,223.00	\$3,223.00	÷ 12	= \$268.58
Total taxes and insurance	\$10,600.12	\$10,565.34	\$7,047.94	\$10,828.42	÷ 12	= \$902.37
Escrow shortage	\$15,547.19	\$0.00	\$0.00	\$0.00		
Total escrow	\$26,147.31	\$10,565.34	\$7,047.94	\$10,828.42		\$902.37

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2020		-\$45,468.60	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment [†]	+	\$47,273.34	
Minimum balance for the escrow account [†]	-	\$1,804.74	(Calculated as: \$902.37 X 2 months)
Escrow overage/shortage	=	\$0.00	(escrow balance is sufficient)

[†]This adjustment of \$47,273.34, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

[†]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Act now - purchase your own insurance policy

Our records show that the insurance policy was obtained by Wells Fargo. Please understand that this policy only covers the structure and/or improvements, but does not cover liability or any personal property. For this reason, consider purchasing a policy of your choosing - it may lower the costs and give options for more coverage. If you sent us proof of a purchased policy, please disregard this message. If you have questions or are having trouble paying for the insurance policy, call us at the number on the first page of this statement.

You've received interest in the amount of \$8.51.

Part 3 - Escrow account projections

Escrow account projections from July, 2019 to June, 2020

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jun 2019			Starting balance	-\$45,468.62	\$1,804.72
Jul 2019	\$902.37	\$0.00		-\$44,566.25	\$2,707.09
Aug 2019	\$902.37	\$0.00		-\$43,663.88	\$3,609.46
Sep 2019	\$902.37	\$1,817.27	NYC DEP FIN(Q)BROO(W)(R)	-\$44,578.78	\$2,694.56
Oct 2019	\$902.37	\$0.00		-\$43,676.41	\$3,596.93
Nov 2019	\$902.37	\$0.00		-\$42,774.04	\$4,499.30
Dec 2019	\$902.37	\$1,912.47	NYC DEP FIN(Q)BROO(W)(R)	-\$43,784.14	\$3,489.20
Jan 2020	\$902.37	\$0.00		-\$42,881.77	\$4,391.57
Feb 2020	\$902.37	\$0.00		-\$41,979.40	\$5,293.94
Mar 2020	\$902.37	\$1,912.47	NYC DEP FIN(Q)BROO(W)(R)	-\$42,989.50	\$4,283.84
Apr 2020	\$902.37	\$3,223.00	AMERICAN SECURITY GROUP	-\$45,310.13	\$1,963.21
May 2020	\$902.37	\$0.00		-\$44,407.76	\$2,865.58
Jun 2020	\$902.37	\$1,963.21	NYC DEP FIN(Q)BROO(W)(R)	-\$45,468.60	\$1,804.74
Totals	\$10,828.44	\$10,828.42			

Part 4 - Escrow account history

Escrow account activity from November, 2018 to June, 2019

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Nov 2018							Starting Balance	-\$95,333.76	\$3,485.35	-\$98,819.11
Nov 2018	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$95,333.76	\$4,362.47	-\$99,696.23
Dec 2018	\$4.39	\$877.12	-\$872.73	\$1,912.47	\$1,847.40	\$65.07	NYC DEP FIN(Q)BROO(W)(R)	-\$97,241.84	\$3,392.19	-\$100,634.0
Jan 2019	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$97,241.84	\$4,269.31	-\$101,511.15
Feb 2019	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$97,241.84	\$5,146.43	-\$102,388.2
Mar 2019	\$4.12	\$877.12	-\$873.00	\$1,912.47	\$1,847.40	\$65.07	NYC DEP FIN(Q)BROO(W)(R)	-\$99,150.19	\$4,176.15	-\$103,326.3
Apr 2019	\$0.00	\$877.12	-\$877.12	\$3,223.00	\$3,236.00	-\$13.00	AMERICAN SECURITY GROUP	-\$102,373.1	\$1,817.27	-\$104,190.4
May 2019	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$102,373.1	\$2,694.39	-\$105,067.5
Jun 2019 (estimate)	\$58,867.78	\$877.12	\$57,990.66	\$1,963.21	\$1,817.27	\$145.94	NYC DEP FIN(Q)BROO(W)(R)	-\$45,468.62	\$1,754.24	-\$47,222.86
Totals	\$58,876.29	\$7,016.96	\$51,859.33	\$9,011.15	\$8,748.07	\$263.08				



New York escrow account disclosures

Following are required escrow account disclosures for customers with properties in New York.

1. We established an escrow account for the payment of real estate property taxes and/or property insurance premiums. If an escrow account is required, New York law requires us to disclose the following information.

We are obligated to make all payments for taxes and property insurance for which a real property escrow account is maintained. We are also responsible for making the payments in a timely manner, and for any penalties, interest and/or damages to you if the payments are late. We cannot impose any fees relating to the maintenance of the real property tax escrow account.

You are obligated to pay one twelfth (1/12) of the annual property insurance premium and annual real estate tax payment each month to us. We in turn deposit your payments into an escrow account. If there is a deficiency or surplus in the account, a greater or lesser amount may be required from you. We maintain all real property escrow account funds in a banking institution whose deposits are insured by a federal agency.

In the event that you receive a real property insurance premium notice from your insurer, you are obligated to promptly transmit the premium notice to us or our agent as may be designated in writing by us for payment. Failure to do so may jeopardize your insurance coverage and may excuse us from liability for failure to timely make such real property insurance payments.

2. You can reach out to the New York State Department of Financial Services to file a complaint about your mortgage servicer. You can get information by calling the department's Consumer Assistance Unit at 1-800-342-3736. Or visit www.dfs.ny.gov.



Wells Fargo Home Mortgage
One Home Campus
Des Moines, IA 50328-0001

Loan number:

[REDACTED]

Transaction Description	Date Applied	Escrow Disbursement(s):	Escrow Receipt(s):	Escrow Account Balance
Account History Range	06/06/18 - 06/06/19			
Starting Balance	5/16/2018			(\$91,707.73)
City Tax	Jun 2018	(\$1,817.27)		(\$93,525.00)
Interest on Escrow	Jun 2018		\$4.26	(\$93,520.74)
City Tax	Sep 2018	(\$1,817.27)		(\$95,338.01)
Interest on Escrow	Sep 2018		\$4.25	(\$95,333.76)
City Tax	Dec 2018	(\$1,912.47)		(\$97,246.23)
Interest on Escrow	Dec 2018		\$4.39	(\$97,241.84)
City Tax	Mar 2019	(\$1,912.47)		(\$99,154.31)
Interest on Escrow	Mar 2019		\$4.12	(\$99,150.19)
Hazard Insurance	Apr 2019	(\$3,223.00)		(\$102,373.19)
Ending Totals/Balances		(\$10,682.48)	\$17.02	(\$102,373.19)
Bankruptcy filed	6/6/2019			

INITIAL INTERESTSM ADJUSTABLE RATE NOTE

(1-Year LIBOR Index - Rate Caps)

(Assumable after Initial Period)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

DECEMBER 14, 2005 BROOKLYN, NEW YORK
 [Date] [City] [State]
 4221 ATLANTIC AVENUE
 BROOKLYN, NEW YORK 11224
 [Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 747,600.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is FAIRMONT FUNDING LTD, A NEW YORK CORPORATION

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.500 %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will make a payment every month on the first day of the month beginning on FEBRUARY 01, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and if the payment consists of both principal and interest, it will be applied to interest before Principal. If, on JANUARY 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 1333 60TH STREET, 2ND FLOOR
 BROOKLYN, NEW YORK 11219

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Before the first fully amortizing principal and interest payment due date stated in subsection (C) below (the "First P&I Payment Due Date"), my monthly payments will be only for the interest due on the unpaid principal of this Note.

Each of my initial monthly payments will be in the amount of U.S. \$ 4,049.50. This amount may change in accordance with subsection (C) below.

(C) Monthly Payment Changes

The First P&I Payment Due Date is the first day of FEBRUARY, 2011.

LOAN NO.:

MIN NO.:

Initials

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family -

Freddie Mac UNIFORM INSTRUMENT

DOCPREP SERVICES, INC. FORM - MS5537N-8604

Page 1 of 5

Form 5537 5/04 (rev. 7/05)

ORIGINAL

Prior to the First P&I Payment Due Date, my monthly payment may change to reflect changes in the interest rate I must pay in accordance with Section 4 of this Note or to reflect changes in the unpaid principal of my loan in accordance with Section 5 of this Note. Beginning with the First P&I Payment Due Date my monthly payment will change to an amount sufficient to repay the principal and interest at the rate described in Section 4 of this Note.

Before the effective date of any change in my monthly payment, the Note Holder will deliver or mail to me a notice of the change in accordance with Section 8 of this Note. The notice will include the title and telephone number of a person who will answer any question I may have regarding the notice.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Interest Change Dates

The interest rate I will pay may change on the first day of JANUARY, 2011, and may change on that day every 12th month thereafter. Each date on which my interest rate could change is called an "Interest Change Date."

(B) The Index

Beginning with the first Interest Change Date, my interest rate will be based on an Index. The "Index" is the one-year London Interbank Offered Rate ("LIBOR") which is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market, as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before each Interest Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Interest Change Date, the Note Holder will calculate my new interest rate by adding TWO AND 250/1000 percentage point(s) (2.250 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Interest Change Date.

The Note Holder will then determine the amount of my monthly payment. For payment adjustments occurring before the First P&I Payment Due Date, my monthly payment will be the amount sufficient to repay all accrued interest each month on the unpaid principal balance at the new interest rate. For payment adjustments occurring on or after the First P&I Payment Due Date, my monthly payment will be an amount sufficient to repay the unpaid principal that I am expected to owe at the Interest Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Interest Change Date will not be greater than 11.500 % or less than 2.250 %. Thereafter, my interest rate will never be increased or decreased on any single Interest Change Date by more than TWO AND 000/1000 percentage point(s) (2.000 %) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 11.500 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Interest Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Interest Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

LOAN NO.:

MIN NO.:

Initials M K

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family -

Freddie Mac UNIFORM INSTRUMENT

DOCPREP SERVICES, INC. FORM - MS5537N-8604

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees in writing to the changes.

If I make a partial Prepayment during the period ending with the due date of my last interest only monthly payment, my partial Prepayment will reduce the amount of my monthly payment. If I make a partial Prepayment after the last interest only monthly payment, my partial Prepayment may reduce the amount of my monthly payments beginning with the monthly payment due after the Interest Change Date following the partial Prepayment. After the first Interest Change Date, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 2.000 % of my overdue payment of interest during the period when my payment is interest only, and of principal and interest after that. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

LOAN NO.:

MIN NO.:

Initials M U

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family -

Freddie Mac UNIFORM INSTRUMENT

DOC PREP SERVICES, INC. FORM - MS537N-8604

Page 3 of 5
ORIGINAL

Form 5537 5/04 (rev. 7/05)

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

(A) UNTIL MY INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION 4 ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT IS DESCRIBED AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) AFTER MY INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION 4 ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT DESCRIBED IN SECTION 11(A) ABOVE SHALL THEN CEASE TO BE IN EFFECT, AND UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL INSTEAD BE DESCRIBED AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

LOAN NO.:

MIN NO.:

Initials *M K*

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family -

Freddie Mac UNIFORM INSTRUMENT

DOC PREP SERVICES, INC. FORM - MSS537N-8604

Page 4 of 5
ORIGINAL


Form 5537 5/04 (rev. 7/05)

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.




(Seal)
MICHAEL KRICHEVSKY
-Borrower

PAY TO THE ORDER OF **Wells Fargo Bank, N.A.**

WITHOUT RECOURSE

(Seal)
-Borrower

(Seal)
-Borrower

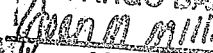
BY: 

Steven Rimmer, Sr. Vice President
Fairmont Funding, Ltd.
(Seal)
-Borrower

(Seal)
-Borrower

**US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR BANC OF AMERICA
FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES (Sign Original Only)
SERIES 2006-F

U.S. Bank National Association as trustee for
holders of Banc of America Funding Corporation
Mortgage Pass-Through Certificates, Series
without recourse.

WITHOUT RECOURSE
PAY TO THE ORDER OF
**
WELLS FARGO BANK, N.A.
BY: 

Joan M. Mills, Vice President

U.S. Bank National Association as trustee for
holders of Banc of America Funding Corporation
Mortgage Pass-Through Certificates, Series
without recourse. 2006-F

Woods Oviatt Gilman LLP®
The art of representing people®

CERTIFICATION ATTACHMENT

DATE OF NOTE:

12/14/2005

ORIGINAL LOAN AMOUNT:

\$ 747,600.00

PROPERTY ADDRESS:

4221 Atlantic Avenue, Brooklyn, NY 11224

BORROWER NAME:

Michael Krichewsky

Pursuant to CPLR 2105 I have compared the attached document with the original and found it to be a true and complete copy. The reason this attachment is being used is because there is not enough room on the copy of the original to place said certification at the bottom thereof. This certification is intended to be used to comply with CPLR 2105, and subsequent case law, requiring that the certification be at the end of the document to be certified.

SIGNED:

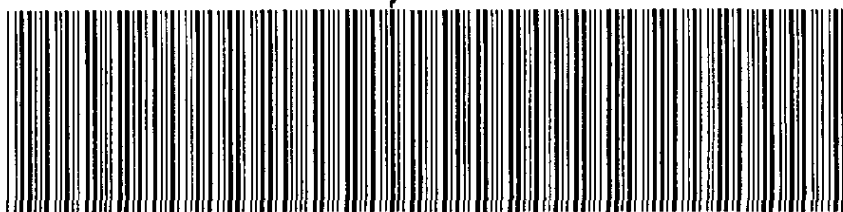
Miranda L. Sharlette 2/2/2016

NAME:

Miranda L. Sharlette

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.


2005121500204002001E1EFE
RECORDING AND ENDORSEMENT COVER PAGE
PAGE 1 OF 22
Document ID: 2005121500204002
Document Date: 12-14-2005
Preparation Date: 12-15-2005
Document Type: MORTGAGE
Document Page Count: 21
PRESENTER:

ATLANTIC LANDTITLE AND ABSTRACT, LTD.
5417 18TH AVENUE
BROOKLYN, NY 11204
718-331-6400
ATLANTICLTA@AOL.COM (AL2387K)

RETURN TO:

SMI-FAIRMONT FUNDING LTD
ATTENTION: LANIECE LAMELL
3910 KIRBY DRIVE SUITE 300
HOUSTON, TX 77098
Loan No. CS1848

PROPERTY DATA

Borough	Block	Lot	Unit	Address
BROOKLYN	7026	53	Entire Lot	4221 ATLANTIC AVENUE
Property Type: 1- 2 FAM WITH ATTCH GAR/OR VACANT LAND				

CROSS REFERENCE DATA

CRFN _____ or Document ID _____ or _____ Year _____ Reel _____ Page _____ or File Number _____

PARTIES
MORTGAGER/BORROWER:

MICHAEL KRICHEVSKY
120 OCEANA DRIVE W.,
BROOKLYN, NY 11235

MORTGAGEE/LENDER:

FAIRMONT FUNDING LTD, A NEW YORK
CORPORATION
1333 60TH STREET
BROOKLYN, NY 11219

FEES AND TAXES

Mortgage		Recording Fee: \$	142.00
Mortgage Amount:	\$ 747,600.00	Affidavit Fee: \$	0.00
Taxable Mortgage Amount:	\$ 747,600.00	NYC Real Property Transfer Tax Filing Fee:	
Exemption:		\$	0.00
TAXES: County (Basic):	\$ 3,738.00	NYS Real Estate Transfer Tax:	
City (Additional):	\$ 8,410.50	\$	0.00
Spec (Additional):	\$ 0.00		
TASF:	\$ 1,869.00		
MTA:	\$ 2,242.80		
NYCTA:	\$ 0.00		
Additional MRT:	\$ 0.00		
TOTAL:	\$ 16,260.30		

**RECORDED OR FILED IN THE OFFICE
OF THE CITY REGISTER OF THE
CITY OF NEW YORK**

Recorded/Filed 12-21-2005 12:54

City Register File No.(CRFN):

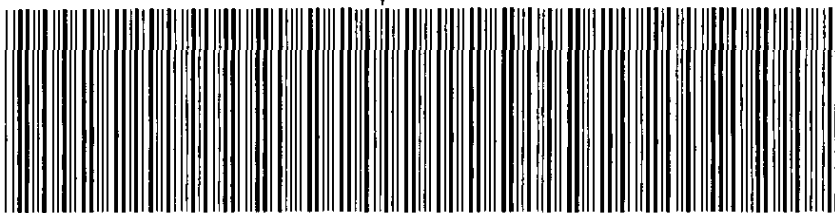
2005000701375


Annette McMill

City Register Official Signature

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

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2005121500204002001E1EFE
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PAGE 1 OF 22
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BROOKLYN, NY 11204
718-331-6400
ATLANTICLTA@AOL.COM (AL2387K)

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ATTENTION: LANIECE LAMELL
3910 KIRBY DRIVE SUITE 300
HOUSTON, TX 77098
Loan No. CS1848

PROPERTY DATA

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BROOKLYN	7026	53	Entire Lot	4221 ATLANTIC AVENUE
Property Type: 1- 2 FAM WITH ATTCH GAR/OR VACANT LAND				

CROSS REFERENCE DATA

CRFN _____ or Document ID _____ or _____ Year _____ Reel _____ Page _____ or File Number _____

PARTIES
MORTGAGER/BORROWER:

MICHAEL KRICHEVSKY
120 OCEANA DRIVE W.,
BROOKLYN, NY 11235

MORTGAGEE/LENDER:

FAIRMONT FUNDING LTD, A NEW YORK
CORPORATION
1333 60TH STREET
BROOKLYN, NY 11219

FEES AND TAXES

Mortgage		Recording Fee: \$	142.00
Mortgage Amount:	\$ 747,600.00	Affidavit Fee: \$	0.00
Taxable Mortgage Amount:	\$ 747,600.00	NYC Real Property Transfer Tax Filing Fee:	
Exemption:		\$	0.00
TAXES: County (Basic):	\$ 3,738.00	NYS Real Estate Transfer Tax:	
City (Additional):	\$ 8,410.50	\$	0.00
Spec (Additional):	\$ 0.00		
TASF:	\$ 1,869.00		
MTA:	\$ 2,242.80		
NYCTA:	\$ 0.00		
Additional MRT:	\$ 0.00		
TOTAL:	\$ 16,260.30		

After Recording Return To:

SMI - FAIRMONT FUNDING LTD
ATTENTION: LANIECE LAMELL
3910 KIRBY DRIVE
SUITE 300
HOUSTON, TEXAS 77098

LOAN NO.:

ESCROW NO.:

TITLE NO.:

PARCEL NO.:

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

MIN NO.:

MORTGAGE

WORDS USED OFTEN IN THIS DOCUMENT

(A) "Security Instrument." This document, which is dated DECEMBER 14, 2005, together with all Riders to this document, will be called the "Security Instrument."

(B) "Borrower."

MICHAEL KRICHEVSKY,

whose address is 120 OCEANA DR W
BROOKLYN, NY 11235

sometimes will be called "Borrower" and sometimes simply "I" or "me."

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender."

FAIRMONT FUNDING LTD, A NEW YORK CORPORATION

will be called "Lender." Lender is a corporation or association which exists under the laws of NEW YORK, Lender's address is 1333 60TH STREET 2ND FLOOR; BROOKLYN, NEW YORK 11219

(E) "Note." The note signed by Borrower and dated DECEMBER 14, 2005, will be called the "Note." The Note states that I owe Lender

SEVEN HUNDRED FORTY SEVEN THOUSAND SIX HUNDRED AND 00/100

Dollars (U.S. \$ 747,600.00) plus interest and other amounts that may be payable. I have promised to pay this debt in Periodic Payments and to pay the debt in full by JANUARY 01, 2036.

(F) "Property." The property that is described below in the section titled "Description of the Property," will be called the "Property."

Initials M K

NEW YORK-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS

Form 3033 1/01

DOCPREP SERVICES, INC. FORM - MMTGNY1-3133

Page 1 of 17

ORIGINAL

(G) **"Loan."** The "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) **"Sums Secured."** The amounts described below in the section titled "Borrower's Transfer to Lender of Rights in the Property" sometimes will be called the "Sums Secured."

(I) **"Riders."** All Riders attached to this Security Instrument that are signed by Borrower will be called "Riders." The following Riders are to be signed by Borrower [check box as applicable]:

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Assumption Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Inter Vivos Trust Rider |
| <input type="checkbox"/> Other(s) [specify]: | | |

(J) **"Applicable Law."** All controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions will be called "Applicable Law."

(K) **"Community Association Dues, Fees and Assessments."** All dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization will be called "Community Association Dues, Fees and Assessments."

(L) **"Electronic Funds Transfer."** "Electronic Funds Transfer" means any transfer of money, other than by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Some common examples of an Electronic Funds Transfer are point-of-sale transfers (where a card such as an asset or debit card is used at a merchant), automated teller machine (or ATM) transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) **"Escrow Items."** Those items that are described in Section 3 will be called "Escrow Items."

(N) **"Miscellaneous Proceeds."** "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property, (iii) conveyance in lieu of condemnation or sale to avoid condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property. A taking of the Property by any governmental authority by eminent domain is known as "condemnation."

(O) **"Mortgage Insurance."** "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) **"Periodic Payment."** The regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 will be called "Periodic Payment."

(Q) **"RESPA."** "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY

I mortgage, grant and convey the Property to MERS (solely as nominee for Lender and Lender's successors in interest) and its successors in interest subject to the terms of this Security Instrument. This means that, by signing this Security Instrument, I am giving Lender those rights that are stated in this Security Instrument and also those rights that Applicable Law gives to lenders who hold mortgages on real property. I am giving Lender these rights to protect Lender from possible losses that might result if I fail to:

LOAN NO.:

Initials

M K

NEW YORK-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS

Form 3033 1/01

DOCPREP SERVICES, INC. FORM - MMTGNY1-3133

Page 2 of 17

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(A) Pay all the amounts that I owe Lender as stated in the Note including, but not limited to, all renewals, extensions and modifications of the Note;

(B) Pay, with interest, any amounts that Lender spends under this Security Instrument to protect the value of the Property and Lender's rights in the Property; and

(C) Keep all of my other promises and agreements under this Security Instrument and the Note.

I understand and agree that MERS holds only legal title to the rights granted by me in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right:

(A) to exercise any or all of those rights, including, but not limited to, the right to foreclose and sell the Property; and

(B) to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

DESCRIPTION OF THE PROPERTY

I give MERS (solely as nominee for Lender and Lender's successors in interest) rights in the Property described in (A) through (G) below:

(A) The Property which is located at 4221 ATLANTIC AVENUE,
[Street]

BROOKLYN, New York 11224,
[City, Town or Village] [Zip Code]

This Property is in KINGS County. It has the following legal description:

SEE ATTACHED LEGAL DESCRIPTION

ADJUSTABLE RATE RIDER(S) ATTACHED HERETO AND MADE A PART HEREOF

✓ 1-2 Family with attached garage or vacant land

PARCEL NO.:

(B) All buildings and other improvements that are located on the Property described in subsection (A) of this section;

(C) All rights in other property that I have as owner of the Property described in subsection (A) of this section. These rights are known as "easements and appurtenances attached to the Property";

(D) All rights that I have in the land which lies in the streets or roads in front of, or next to, the Property described in subsection (A) of this section;

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Schedule A Description

Title Number **AL2387K**

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ALL that certain plot, piece or parcel of land, situate, lying and being in the Borough of Brooklyn, County of Kings, City and State of New York, known and designated on map entitled "Map of Section A Norton Point" made by Font and Beach surveyors, 1894 and filed in the Office of Register Kings County, April 20, 1894, #351-352-353 in Block #7 of said map and described with reference to the private road, laid down on said map as follows:

BEGINNING at a point on the Northerly line of Atlantic Avenue on said map, 160 feet Westerly from the intersection of said Northerly line with the Westerly side of Beach 42nd Street;

RUNNING THENCE Westerly along the Northerly line of Atlantic Avenue as it curves to the Westerly line of lot 351 on said map;

THENCE Northerly along the Westerly line of lot 351 (which line is on a radius of the concentric curves of Atlantic and Surf Avenues); 100 feet to the middle line of block between Atlantic and Surf Avenues;

THENCE Easterly along the middle line of the block as it curves, 60 feet to the Westerly line of lot 354 on said map;

THENCE Southerly at right angles to Atlantic Avenue and along the Westerly line of said lot #354, 100 feet to the point or place of BEGINNING.

(E) All fixtures that are now or in the future will be on the Property described in subsections (A) and (B) of this section;

(F) All of the rights and property described in subsections (B) through (E) of this section that I acquire in the future; and

(G) All replacements of or additions to the Property described in subsections (B) through (F) of this section and all proceeds of insurance for loss or damage to, and all Miscellaneous Proceeds of the Property described in subsections (A) through (F) of this section.

BORROWER'S RIGHT TO MORTGAGE THE PROPERTY AND BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY

I promise that: (A) I lawfully own the Property; (B) I have the right to mortgage, grant and convey the Property to Lender; and (C) there are no outstanding claims or charges against the Property, except for those which are of public record.

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

PLAIN LANGUAGE SECURITY INSTRUMENT

This Security Instrument contains promises and agreements that are used in real property security instruments all over the country. It also contains other promises and agreements that vary in different parts of the country. My promises and agreements are stated in "plain language."

COVENANTS

I promise and I agree with Lender as follows:

1. Borrower's Promise to Pay. I will pay to Lender on time principal and interest due under the Note and any prepayment, late charges and other amounts due under the Note. I will also pay all amounts for Escrow Items under Section 3 of this Security Instrument.

Payments due under the Note and this Security Instrument shall be made in U.S. currency. If any of my payments by check or other payment instrument is returned to Lender unpaid, Lender may require my payment be made by: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location required in the Note, or at another location designated by Lender under Section 15 of this Security Instrument. Lender may return or accept any payment or partial payment if it is for an amount that is less than the amount that is then due. If Lender a lesser payment, Lender may refuse to accept a lesser payment that I may make in the future and does not accept, waive any of its rights. Lender is not obligated to apply such lesser payments when it accepts such payments. If interest on principal accrues as if all Periodic Payments had been paid when due, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until I make payments to bring the Loan current. If I do not do so within a reasonable period of time, Lender will either apply such funds or return them to me. In the event of foreclosure, any unapplied funds will be applied to the outstanding principal balance immediately prior to foreclosure. No offset or claim which I might have now or in the future against Lender will relieve me from making payments due under the Note and this Security Instrument or keeping all of my other promises and agreements secured by this Security Instrument.

2. Application of Borrower's Payments and Insurance Proceeds. Unless Applicable Law or this Section 2 requires otherwise, Lender will apply each of my payments that Lender accepts in the following order:

First, to pay interest due under the Note;

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Next, to pay principal due under the Note; and

Next, to pay the amounts due Lender under Section 3 of this Security Instrument.

Such payments will be applied to each Periodic Payment in the order in which it became due. Any remaining amounts will be applied as follows:

First, to pay any late charges;

Next, to pay any other amounts due under this Security Instrument; and

Next, to reduce the principal balance of the Note.

If Lender receives a payment from me for a late Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the late Periodic Payment and the late charge. If more than one Periodic Payment is due, Lender may apply any payment received from me:

First, to the repayment of the Periodic Payments that are due if, and to the extent that, each payment can be paid in full;

Next, to the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due.

Voluntary prepayments will be applied as follows:

First, to any prepayment charges; and

Next, as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date of the Periodic Payments or change the amount of those payments.

3. Monthly Payments For Taxes And Insurance.

(a) **Borrower's Obligations.** I will pay to Lender all amounts necessary to pay for taxes, assessments, water charges, sewer rents and other similar charges, ground leasehold payments or rents (if any), hazard or property insurance covering the Property, flood insurance (if any), and any required Mortgage Insurance, or a loss reserve as described in Section 10 in the place of Mortgage Insurance. Each Periodic Payment will include an amount to be applied toward payment of the following items which are called "Escrow Items":

(1) The taxes, assessments, water charges, sewer rents and other similar charges, on the Property which under Applicable Law may be superior to this Security Instrument as a lien on the Property. Any claim, demand or charge that is made against property because an obligation has not been fulfilled is known as a "lien";

(2) The leasehold payments or ground rents on the Property (if any);

(3) The premium for any and all insurance required by Lender under Section 5 of this Security Instrument;

(4) The premium for Mortgage Insurance (if any);

(5) The amount I may be required to pay Lender under Section 10 of this Security Instrument instead of the payment of the premium for Mortgage Insurance (if any); and

(6) If required by Lender, the amount for any Community Association Dues, Fees and Assessments.

After signing the Note, or at any time during its term, Lender may include these amounts as Escrow Items. The monthly payment I will make for Escrow Items will be based on Lender's estimate of the annual amount required.

I will pay all of these amounts to Lender unless Lender tells me, in writing, that I do not have to do so, or unless Applicable Law requires otherwise. I will make these payments on the same day that my Periodic Payments of principal and interest are due under the Note.

The amounts that I pay to Lender for Escrow Items under this Section 3 will be called "Funds." I will pay Lender the Funds for Escrow Items unless Lender waives my obligation to pay the Funds for any or all Escrow Items. Lender may waive my obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver must be in writing. In the event of such waiver, I will pay directly, when and where payable, the

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amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, will promptly send to Lender receipts showing such payment within such time period as Lender may require. My obligation to make such payments and to provide receipts will be considered to be a promise and agreement contained in this Security Instrument, as the phrase "promises and agreements" is used in Section 9 of this Security Instrument. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may pay that amount and I will then be obligated under Section 9 of this Security Instrument to repay to Lender. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 of this Security Instrument and, upon the revocation, I will pay to Lender all Funds, and in amounts, that are then required under this Section 3.

I promise to promptly send to Lender any notices that I receive of Escrow Item amounts to be paid. Lender will estimate from time to time the amount of Funds I will have to pay by using existing assessments and bills and reasonable estimates of the amount I will have to pay for Escrow Items in the future, unless Applicable Law requires Lender to use another method for determining the amount I am to pay.

Lender may, at any time, collect and hold Funds in an amount sufficient to permit Lender to apply the Funds at the time specified under RESPA. Applicable Law puts limits on the total amount of Funds Lender can at any time collect and hold. This total amount cannot be more than the maximum amount a lender could require under RESPA. If there is another Applicable Law that imposes a lower limit on the total amount of Funds Lender can collect and hold, Lender will be limited to the lower amount.

(b) Lender's Obligations. Lender will keep the Funds in a savings or banking institution which has its deposits insured by a federal agency, instrumentality, or entity, or in any Federal Home Loan Bank. If Lender is such a savings or banking institution, Lender may hold the Funds. Lender will use the Funds to pay the Escrow Items no later than the time allowed under RESPA or other Applicable Law. Lender will give to me, without charge, an annual accounting of the Funds. That accounting will show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge me for holding or keeping the Funds, for using the Funds to pay Escrow Items, for making a yearly analysis of my payment of Funds or for receiving, or for verifying and totaling assessments and bills. However, Lender may charge me for these services if Lender pays me interest on the Funds and if Applicable Law permits Lender to make such a charge. Lender will not be required to pay me any interest or earnings on the Funds unless either (1) Lender and I agree in writing that Lender will pay interest on the Funds, or (2) Applicable Law requires Lender to pay interest on the Funds.

(c) Adjustments to the Funds. Under Applicable Law, there is a limit on the amount of Funds Lender may hold. If the amount of Funds held by Lender exceeds this limit, then there will be an excess amount and RESPA requires Lender to account to me in a special manner for the excess amount of Funds.

If, at any time, Lender has not received enough Funds to make the payments of Escrow Items when the payments are due, Lender may tell me in writing that an additional amount is necessary. I will pay to Lender whatever additional amount is necessary to pay the Escrow Items when the payments are due, but the number of payments will not be more than 12.

When I have paid all of the Sums Secured, Lender will promptly refund to me any Funds that are then being held by Lender.

4. Borrower's Obligation to Pay Charges, Assessments And Claims. I will pay all taxes, assessments, water charges, sewer rents and other similar charges, and any other charges and fines that may be imposed on the Property and that may be superior to this Security Instrument. I will also make ground rents or payments due under my lease if I am a tenant on the Property and Community Association Dues, Fees and Assessments (if any) due on the Property. If these items are Escrow Items, I will do this by making the payments as described in Section 3 of this Security Instrument. In this Security Instrument, the word "person" means any individual, organization, governmental authority or other party.

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I will promptly pay or satisfy all liens against the Property that may be superior to this Security Instrument. However, this Security Instrument does not require me to satisfy a superior lien if: (a) I agree, in writing, to pay the obligation which gave rise to the superior lien and Lender approves the way in which I agree to pay that obligation, but only so long as I am performing such agreement; (b) in good faith, I argue or defend against the superior lien in a lawsuit so that in Lender's opinion, during the lawsuit, the superior lien may not be enforced, but only until the lawsuit ends; or (c) I secure from the holder of that other lien an agreement, approved in writing by Lender, that the lien of this Security Instrument is superior to the lien held by that person. If Lender determines that any part of the Property is subject to a superior lien, Lender may give Borrower a notice identifying the superior lien. Within 10 days of the date on which the notice is given, Borrower shall pay or satisfy the superior lien or take one or more of the actions mentioned in this Section 4.

Lender also may require me to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with the Loan, unless Applicable Law does not permit Lender to make such a charge.

5. Borrower's Obligation to Maintain Hazard Insurance or Property Insurance. I will obtain hazard or property insurance to cover all buildings and other improvements that now are, or in the future will be, located on the Property. The insurance will cover loss or damage caused by fire, hazards normally covered by "extended coverage" hazard insurance policies, and any other hazards for which Lender requires coverage, including, but not limited to earthquakes and floods. The insurance will be in the amounts (including, but not limited to, deductible levels) and for the periods of time required by Lender. What Lender requires under the last sentence can change during the term of the Loan. I may choose the insurance company, but my choice is subject to Lender's right to disapprove. Lender may not disapprove my choice unless the disapproval is reasonable. Lender may require me to pay either (a) a one-time charge for flood zone determination, certification and tracking services, or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect the flood zone determination or certification. If I disagree with the flood zone determination, I may request the Federal Emergency Management Agency to review the flood zone determination and I promise to pay any fees charged by the Federal Emergency Management Agency for its review.

If I fail to maintain any of the insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and my expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage will cover Lender, but might or might not protect me, my equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. I acknowledge that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that I could have obtained. Any amounts disbursed by Lender under this Section 5 will become my additional debt secured by this Security Instrument. These amounts will bear interest at the interest rate set forth in the Note from the date of disbursement and will be payable with such interest, upon notice from Lender to me requesting payment.

All of the insurance policies and renewals of those policies will include what is known as a "standard mortgage clause" to protect Lender and will name Lender as mortgagee and/or as an additional loss payee. The form of all policies and renewals will be acceptable to Lender. Lender will have the right to hold the policies and renewal certificates. If Lender requires, I will promptly give Lender all receipts of paid premiums and renewal notices that I receive.

If I obtain any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy will include a standard mortgage clause and will name Lender as mortgagee and/or as an additional loss payee.

If there is a loss or damage to the Property, I will promptly notify the insurance company and Lender. If I do not promptly prove to the insurance company that the loss or damage occurred, then Lender may do so.

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The amount paid by the insurance company for loss or damage to the Property is called "proceeds." Unless Lender and I otherwise agree in writing, any proceeds, whether or not the underlying insurance was required by Lender, will be used to repair or to restore the damaged Property unless: (a) it is not economically feasible to make the repairs or restoration; (b) the use of the proceeds for that purpose would lessen the protection given to Lender by this Security Instrument; or (c) Lender and I have agreed in writing not to use the proceeds for that purpose. During the period that any repairs or restorations are being made, Lender may hold any proceeds until it has had an opportunity to inspect the Property to verify that the repair work has been completed to Lender's satisfaction. However, this inspection will be done promptly. Lender may make payments for the repairs and restorations in a single payment or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Law requires otherwise, Lender is not required to pay me any interest or earnings on the proceeds. I will pay for any public adjusters or other third parties that I hire, and their fees will not be paid out of the proceeds. If the repair or restoration is not economically feasible or if it would lessen Lender's protection under this Security Instrument, then the proceeds will be used to reduce the amount that I owe to Lender under this Security Instrument. Such insurance proceeds will be applied in the order provided for in Section 2. If any of the proceeds remain after the amount that I owe to Lender has been paid in full, the remaining proceeds will be paid to me.

If I abandon the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 of this Security Instrument or otherwise, I give Lender my rights to any insurance proceeds in an amount not greater than the amounts unpaid under the Note and this Security Instrument. I also give Lender any other of my rights (other than the right to any refund of unearned premiums that I paid) under all insurance policies covering the Property, if the rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Borrower's Obligations to Occupy The Property. I will occupy the Property and use the Property as my principal residence within 60 days after I sign this Security Instrument. I will continue to occupy the Property and to use the Property as my principal residence for at least one year. The one-year period will begin when I first occupy the Property. However, I will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if Lender agrees in writing that I do not have to do so. Lender may not refuse to agree unless the refusal is reasonable. I also will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if extenuating circumstances exist which are beyond my control.

7. Borrower's Obligations to Maintain And Protect The Property And to Fulfill Any Lease Obligations.

(a) Maintenance and Protection of the Property. I will not destroy, damage or harm the Property, and I will not allow the Property to deteriorate. Whether or not I am residing in the Property, I will keep the Property in good repair so that it will not deteriorate or decrease in value due to its condition. Unless it is determined under Section 5 of this Security Instrument that repair is not economically feasible, I will promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation (as described in the definition of Miscellaneous Proceeds) proceeds are paid because of loss or damage to, or condemnation of, the Property, I will repair or restore the Property only if Lender has released those proceeds for such purposes. Lender may pay for the repairs and restoration out of proceeds in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, I promise to pay for the completion of such repair or restoration.

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(b) Lender's Inspection of Property. Lender, and others authorized by Lender, may enter on and inspect the Property. They will do so in a reasonable manner and at reasonable times. If it has a reasonable purpose, Lender may inspect the inside of the home or other improvements on the Property. Before or at the time an inspection is made, Lender will give me notice stating a reasonable purpose for such interior inspection.

8. Borrower's Loan Application. If, during the application process for the Loan, I, or any person or entity acting at my direction or with my knowledge or consent, made false, misleading, or inaccurate statements to Lender about information important to Lender in determining my eligibility for the Loan (or did not provide Lender with such information), Lender will treat my actions as a default under this Security Instrument. False, misleading, or inaccurate statements about information important to Lender would include a misrepresentation of my intention to occupy the Property as a principal residence. This is just one example of a false, misleading, or inaccurate statement of important information.

9. Lender's Right to Protect Its Rights in The Property. If: (a) I do not keep my promises and agreements made in this Security Instrument; (b) someone, including me, begins a legal proceeding that may significantly affect Lender's interest in the Property or rights under this Security Instrument (such as a legal proceeding in bankruptcy, in probate, for condemnation or forfeiture, proceedings which could give a person rights which could equal or exceed Lender's interest in the Property or under this Security Instrument, proceedings for enforcement of a lien which may become superior to this Security Instrument, or to enforce laws or regulations); or (c) I have abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and Lender's rights under this Security Instrument.

Lender's actions may include, but are not limited to: (a) protecting and/or assessing the value of the Property; (b) securing and/or repairing the Property; (c) paying sums to eliminate any lien against the Property that may be equal or superior to this Security Instrument; (d) appearing in court; and (e) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Lender can also enter the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, have utilities turned on or off, and take any other action to secure the Property. Although Lender may take action under this Section 9, Lender does not have to do so and is under no duty to do so. I agree that Lender will not be liable for not taking any or all actions under this Section 9.

I will pay to Lender any amounts, with interest, which Lender spends under this Section 9. I will pay those amounts to Lender when Lender sends me a notice requesting that I do so. I will pay interest on those amounts at the interest rate set forth in the Note. Interest on each amount will begin on the date that the amount is spent by Lender. This Security Instrument will protect Lender in case I do not keep this promise to pay those amounts with interest.

If I do not own, but am a tenant on the Property, I will fulfill all my obligations under my lease. I also agree that, if I acquire the full title (sometimes called "fee title") to the Property, my lease interest and the fee title will not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, I will pay the premiums for the Mortgage Insurance. If, for any reason, the Mortgage Insurance coverage ceases to be available from the mortgage insurer that previously provided such insurance and Lender required me to make separate payments toward the premiums for Mortgage Insurance, I will pay the premiums for substantially equivalent Mortgage Insurance coverage from an alternate mortgage insurer. However, the cost of this Mortgage Insurance coverage will be substantially equivalent to the cost to me of the previous Mortgage Insurance coverage, and the alternate mortgage insurer will be selected by Lender.

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If substantially equivalent Mortgage Insurance coverage is not available, Lender will establish a non-refundable "loss reserve" as a substitute for the Mortgage Insurance coverage. I will continue to pay to Lender each month an amount equal to one-twelfth of the yearly Mortgage Insurance premium (as of the time the coverage lapsed or ceased to be in effect). Lender will retain these payments, and will use these payments to pay for losses that the Mortgage Insurance would have covered. The loss reserve is non-refundable even if the Loan is ultimately paid in full and Lender is not required to pay me any interest on the loss reserve. Lender can no longer require loss reserve payments if: (a) Mortgage Insurance coverage again becomes available through an insurer selected by Lender; (b) such Mortgage Insurance is obtained; (c) Lender requires separately designated payments toward the premiums for Mortgage Insurance; and (d) the Mortgage Insurance coverage is in the amount and for the period of time required by Lender.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separate payments toward the premiums for Mortgage Insurance, I will pay the Mortgage Insurance loss reserve payments, until the requirement for Mortgage Insurance ends according to any written agreement between premiums, or the Lender and me providing for such termination or until termination of Mortgage Insurance is required by Applicable Law. Lender may require me to pay the premiums, or the loss reserve payments, in the manner described in Section 3 of this Security Instrument. Nothing in this Section 10 will affect my obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Agreements About Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are assigned to and will be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds will be applied to restoration or repair of the Property, if (a) the restoration or repair is economically feasible, and (b) Lender's security given in this Security Instrument is not lessened. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to verify that the

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work has been completed to Lender's satisfaction. However, the inspection will be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on the Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security given in this Security Instrument would be lessened, the Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, will be paid to me. Such Miscellaneous Proceeds will be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, will be paid to me.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value, the Sums Secured will be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the Sums Secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to me.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value, the Miscellaneous Proceeds will be applied to the Sums Secured whether or not the sums are then due.

If I abandon the Property, or if, after Lender sends me notice that the Opposing Party (as defined in the next sentence) offered to make an award to settle a claim for damages, I fail to respond to Lender within 30 days after the date the Lender gives notice, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the Sums Secured, whether or not then due. "Opposing Party" means the third party that owes me Miscellaneous Proceeds or the party against whom I have a right of action in regard to Miscellaneous Proceeds.

I will be in default under this Security Instrument if any civil or criminal action or proceeding that Lender determines could result in a court ruling (a) that would require forfeiture of the Property, or (b) that could damage Lender's interest in the Property or rights under this Security Instrument. "Forfeiture" is a court action to require the Property, or any part of the Property, to be given up. I may correct the default by obtaining a court ruling that dismisses the court action, if Lender determines that this court ruling prevents forfeiture of the Property and also prevents any damage to Lender's interest in the Property or rights under this Security Instrument. If I correct the default, I will have the right to have enforcement of this Security Instrument discontinued, as provided in Section 19 of this Security Instrument, even if Lender has required immediate payment in full. The proceeds of any award or claim for damages that are attributable to the damage or reduction of Lender's interest in the Property are assigned, and will be paid, to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order provided for in Section 2.

12. Continuation of Borrower's Obligations And of Lender's Rights.

(a) **Borrower's Obligations.** Lender may allow me, or a person who takes over my rights and obligations, to delay or to change the amount of the Periodic Payments. Even if Lender does this, however, I will still be fully obligated under the Note and under this Security Instrument unless Lender agrees to release me, in writing, from my obligations.

Lender may allow those delays or changes for me or a person who takes over my rights and obligations, even if Lender is requested not to do so. Even if Lender is requested to do so, Lender will not be required to (1) bring a lawsuit against me or such a person for not fulfilling obligations under the Note or under this Security Instrument, or (2) refuse to extend time for payment or otherwise modify amortization of the Sums Secured.

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(b) Lender's Rights. Even if Lender does not exercise or enforce any right of Lender under this Security Instrument or under Applicable Law, Lender will still have all of those rights and may exercise and enforce them in the future. Even if: (1) Lender obtains insurance, pays taxes, or pays other claims, charges or liens against the Property; (2) Lender accepts payments from third persons; or (3) Lender accepts payments in amounts less than the amount then due, Lender will have the right under Section 22 below to demand that I make immediate payment in full of any amounts remaining due and payable to Lender under the Note and under this Security Instrument.

13. Obligations of Borrower And of Persons Taking Over Borrower's Rights or Obligations. If more than one person signs this Security Instrument as Borrower, each of us is fully obligated to keep all of Borrower's promises and obligations contained in this Security Instrument. Lender may enforce Lender's rights under this Security Instrument against each of us individually or against all of us together. This means that any one of us may be required to pay all of the Sums Secured. However, if one of us does not sign the Note: a) that person is signing this Security Instrument only to give that person's rights in the Property to Lender under the terms of this Security Instrument; (b) that person is not personally obligated to pay the Sums Secured; and (c) that person agrees that Lender may agree with the other Borrowers to delay enforcing any of Lender's rights, to modify, or make any accommodations with regard to the terms of this Security Instrument or the Note without that person's consent.

Subject to the provisions of Section 18 of this Security Instrument, any person who takes over my rights or obligations under this Security Instrument in writing, and is approved by Lender in writing, will have all of my rights and will be obligated to keep all of my promises and agreements made in this Security Instrument. Borrower will not be released from Borrower's obligations and liabilities under this Security Instrument unless Lender agrees to such release in writing. Any person who takes over Lender's rights or obligations under this Security Instrument will have all of Lender's rights and will be obligated to keep all of Lender's promises and agreements made in this Security Instrument except as provided under Section 20.

14. Loan Charges. Lender may charge me fees for services performed in connection with my default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. With regard to other fees, the fact that this Security Instrument does not expressly indicate that Lender may charge a certain fee does not mean that Lender cannot charge that fee. Lender may not charge fees that are prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to Applicable Law which sets maximum loan charges, and that Applicable Law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed permitted limits: (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (even if a prepayment charge is provided for under the Note). If I accept such a refund that is paid directly to me, I will waive any right to bring a lawsuit against Lender because of the overcharge.

15. Notices Required under this Security Instrument. All notices given by me or Lender in connection with this Security Instrument will be in writing. Any notice to me in connection with this Security Instrument is considered given to me when mailed by first class mail or when actually delivered to my notice address if sent by other means. Notice to any one Borrower will be notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address is the address of the Property unless I give notice to Lender of a different address. I will promptly notify Lender of my change of address. If Lender specifies a procedure for reporting my change of address, then I will only report a change of address through that specified

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procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated on the first page of this Security Instrument unless Lender has given me notice of another address. Any notice in connection with this Security Instrument is given to Lender when it is actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Law That Governs this Security Instrument; Word Usage. This Security Instrument is governed by federal law and the law of New York State. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might allow the parties to agree by contract or it might be silent, but such silence does not mean that Lender and I cannot agree by contract. If any term of this Security Instrument or of the Note conflicts with Applicable Law, the conflict will not affect other provisions of this Security Instrument or the Note which can operate, or be given effect, without the conflicting provision. This means that the Security Instrument or the Note will remain as if the conflicting provision did not exist.

As used in this Security Instrument: (a) words of the masculine gender mean and include corresponding words of the feminine and neuter genders; (b) words in the singular mean and include the plural, and words in the plural mean and include the singular; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. I will be given one copy of the Note and of this Security Instrument.

18. Agreements about Lender's Rights If the Property Is Sold or Transferred. Lender may require immediate payment in full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. If Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require immediate payment in full. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If I do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

19. Borrower's Right to Have Lender's Enforcement of this Security Instrument Discontinued. Even if Lender has required immediate payment in full, I may have the right to have enforcement of this Security Instrument stopped. I will have this right at any time before the earliest of: (a) 5 days before sale of the Property under any power of sale granted by this Security Instrument; (b) another period as Applicable Law might specify for the termination of my right to have enforcement of the Loan stopped; or (c) a judgment has been entered enforcing this Security Instrument. In order to have this right, I will meet the following conditions:

(a) I pay to Lender the full amount that then would be due under this Security Instrument and the Note as if immediate payment in full had never been required;

(b) I correct my failure to keep any of my other promises or agreements made in this Security Instrument;

(c) I pay all of Lender's reasonable expenses in enforcing this Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and

(d) I do whatever Lender reasonably requires to assure that Lender's interest in the Property and rights under this Security Instrument and my obligations under the Note and under this Security Instrument continue unchanged.

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Lender may require that I pay the sums and expenses mentioned in (a) through (d) in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer.

If I fulfill all of the conditions in this Section 19, then this Security Instrument will remain in full effect as if immediate payment in full had never been required. However, I will not have the right to have Lender's enforcement of this Security Instrument discontinued if Lender has required immediate payment in full under Section 18 of this Security Instrument.

20. Note Holder's Right to Sell the Note or an Interest in the Note; Borrower's Right to Notice of Change of Loan Servicer; Lender's and Borrower's Right to Notice of Grievance. The Note, or an interest in the Note, together with this Security Instrument, may be sold one or more times. I might not receive any prior notice of these sales.

The entity that collects the Periodic Payments and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law is called the "Loan Servicer." There may be a change of the Loan Servicer as a result of the sale of the Note. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. Applicable Law requires that I be given written notice of any change of the Loan Servicer. The notice will state the name and address of the new Loan Servicer, and also tell me the address to which I should make my payments. The notice also will contain any other information required by RESPA or Applicable Law. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to me will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither I nor Lender may commence, join or be joined to any court action (as either an individual party or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other has not fulfilled any of its obligations under this Security Instrument, unless the other is notified (in the manner required under Section 15 of this Security Instrument) of the unfulfilled obligation and given a reasonable time period to take corrective action. If Applicable Law provides a time period which will elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to me under Section 22 and the notice of the demand for payment in full given to me under Section 22 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20. All rights under this paragraph are subject to Applicable Law.

21. Continuation of Borrower's Obligations to Maintain and Protect the Property. The federal laws and the laws of New York State that relate to health, safety or environmental protection are called "Environmental Law." Environmental Law classifies certain substances as toxic or hazardous. There are other substances that are considered hazardous for purposes of this Section 21. These substances are gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. The substances defined as toxic or hazardous by Environmental Law and the substances considered hazardous for purposes of this Section 21 are called "Hazardous Substances." "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law. An "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

I will not do anything affecting the Property that violates Environmental Law, and I will not allow anyone else to do so. I will not cause or permit Hazardous Substances to be present on the Property. I will not use or store Hazardous Substances on the Property. I also will not dispose of Hazardous Substances on the Property, or release any Hazardous Substance on the Property, and I will not allow anyone else to do so. I also will not

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do, nor allow anyone else to do, anything affecting the Property that: (a) is in violation of any Environmental Law; (b) creates an Environmental Condition; or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The promises in this paragraph do not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized as appropriate for normal residential use and maintenance of the Property (including, but not limited to, Hazardous Substances in consumer products). I may use or store these small quantities on the Property. In addition, unless Environmental Law requires removal or other action, the buildings, the improvements and the fixtures on the Property are permitted to contain asbestos and asbestos-containing materials if the asbestos and asbestos-containing materials are undisturbed and "non-friable" (that is, not easily crumbled by hand pressure).

I will promptly give Lender written notice of: (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which I have actual knowledge; (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance; and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If I learn, or any governmental or regulatory authority, or any private party, notifies me that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, I will promptly take all necessary remedial actions in accordance with Environmental Law.

Nothing in this Security Instrument creates an obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS

I also promise and agree with Lender as follows:

22. Lender's Rights If Borrower Fails to Keep Promises and Agreements. Except as provided in Section 18 of this Security Instrument, if all of the conditions stated in subsections (a), (b) and (c) of this Section 22 are met, Lender may require that I pay immediately the entire amount then remaining unpaid under the Note and under this Security Instrument. Lender may do this without making any further demand for payment. This requirement is called "immediate payment in full."

If Lender requires immediate payment in full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another person may acquire the Property. This is known as "foreclosure and sale." In any lawsuit for foreclosure and sale, Lender will have the right to collect all costs and disbursements and additional allowances allowed by Applicable Law and will have the right to add all reasonable attorneys' fees to the amount I owe Lender, which fees shall become part of the Sums Secured or if another default occurs under this Security Instrument.

Lender may require immediate payment in full under this Section 22 only if all of the following conditions are met:

(a) I fail to keep any promise or agreement made in this Security Instrument or the Note, including, but not limited to, the promises to pay when due the Sums Secured or if another default occurs under this Security Instrument;

(b) Lender sends to me, in the manner described in Section 15 of this Security Instrument, a notice that states:

- (1) The promise or agreement that I failed to keep or the default that has occurred;
- (2) The action that I must take to correct that default;
- (3) A date by which I must correct the default. That date will be at least 30 days from the date on which the notice is given;

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(4) That if I do not correct the default by the date stated in the notice, Lender may require immediate payment in full, and Lender or another person may acquire the Property by means of foreclosure and sale;

(5) That if I meet the conditions stated in Section 19 of this Security Instrument, I will have the right to have Lender's enforcement of this Security Instrument stopped and to have the Note and this Security Instrument remain fully effective as if immediate payment in full had never been required; and

(6) That I have the right in any lawsuit for foreclosure and sale to argue that I did keep my promises and agreements under the Note and under this Security Instrument, and to present any other defenses that I may have; and

(c) I do not correct the default stated in the notice from Lender by the date stated in that notice.

23. Lender's Obligation to Discharge this Security Instrument. When Lender has been paid all amounts due under the Note and under this Security Instrument, Lender will discharge this Security Instrument by delivering a certificate stating that this Security Instrument has been satisfied. I will pay all costs of recording the discharge in the proper official records. I agree to pay a fee for the discharge of this Security Instrument, if Lender so requires. Lender may require that I pay such a fee, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted by Applicable Law.

24. Agreements about New York Lien Law. I will receive all amounts lent to me by Lender subject to the trust fund provisions of Section 13 of the New York Lien Law. This means that I will: (a) hold all amounts which I receive and which I have a right to receive from Lender under the Note as a "trust fund;" and (b) use those amounts to pay for "cost of improvement" (as defined in the New York Lien Law) before I use them for any other purpose. The fact that I am holding those amounts as a "trust fund" means that for any building or other improvement located on the Property I have a special responsibility under the law to use the amount in the manner described in this Section 24.

25. Borrower's Statement Regarding the Property [check box as applicable].

- ☐ This Security Instrument covers real property improved, or to be improved, by a 1 or 2 family dwelling only.
- ☐ This Security Instrument covers real property principally improved, or to be improved, by one or more structures containing, in the aggregate, not more than 6 residential dwelling units with each dwelling unit having its own separate cooking facilities.
- ☐ This Security Instrument does not cover real property improved as described above.

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BY SIGNING BELOW, I accept and agree to the promises and agreements contained in pages 1 through 17 of this Security Instrument and in any Rider signed by me and recorded with it.

Witnesses:

MICHAEL KRICHEVSKY (Seal)
-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

LOAN NO.:

-Borrower

[Space Below This Line For Acknowledgment]

STATE OF NEW YORK

COUNTY OF Kings } SS:

On the 14th day of December, in the year 2005, before me, the undersigned, personally appeared

MICHAEL KRICHEVSKY

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted or the person upon behalf of which the individual(s) acted, executed the agreement.

Sworn to before me this 14th
Day of December, 2005.

Notary Public

AVROHOM BIRNBAUM
Notary Public State of NY
No. 01BI5047128
Qualified in Kings County
Comm. Expires 07/24/2009

INITIAL INTERESTSM ADJUSTABLE RATE RIDER

(1-Year LIBOR Index - Rate Caps)

(Assumable after Initial Period)

THIS INITIAL INTEREST ADJUSTABLE RATE RIDER is made this 14TH day of DECEMBER, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Initial Interest Adjustable Rate Note (the "Note") to FAIRMONT FUNDING LTD, A NEW YORK CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:
4221 ATLANTIC AVENUE
BROOKLYN, NEW YORK 11224

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 6.500 %. The Note provides for interest only payments until the first fully amortizing principal and interest payment due date (the "First P&I Payment Due Date"), which is the first day of FEBRUARY, 2011.

The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Interest Change Dates

The interest rate I will pay may change on the first day of JANUARY, 2011, and may change on that day every 12th month thereafter. Each date on which my interest rate could change is called an "Interest Change Date."

(B) The Index

Beginning with the first Interest Change Date, my interest rate will be based on an Index. The "Index" is the one-year London Interbank Offered Rate ("LIBOR") which is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market, as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before each Interest Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Interest Change Date, the Note Holder will calculate my new interest rate by adding TWO AND 250/1000 percentage point(s) (2.250 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Interest Change Date.

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MULTISTATE INITIAL INTEREST ADJUSTABLE RATE RIDER - 1-Year LIBOR Index (Assumable after Initial Period) -Single Family-Freddie Mac UNIFORM INSTRUMENT

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The Note Holder will then determine the amount of my monthly payment. For payment adjustments occurring before the First P&I Payment Due Date, my monthly payment will be the amount sufficient to repay all accrued interest each month on the unpaid principal balance at the new interest rate. For payment adjustments occurring on or after the First P&I Payment Due Date, my monthly payment will be an amount sufficient to repay the unpaid principal that I am expected to owe at the Interest Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Interest Change Date will not be greater than 11.500 % or less than 2.250 %. Thereafter, my interest rate will never be increased or decreased on any single Interest Change Date by more than TWO AND 000/1000 percentage point(s) (2.000 %) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 11.500 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Interest Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Interest Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. UNTIL BORROWER'S INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION A ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL BE IN EFFECT AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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2. AFTER BORROWER'S INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION A ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT DESCRIBED IN SECTION B1 ABOVE SHALL THEN CEASE TO BE IN EFFECT, AND THE PROVISIONS OF UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL BE AMENDED TO READ AS FOLLOWS:


Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

	(Seal)	_____	(Seal)
	-Borrower		-Borrower
MICHAEL KRICHEVSKY			
_____	(Seal)	_____	(Seal)
	-Borrower		-Borrower

(Sign Original Only)

LOAN NO.:

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE RIDER - 1-Year LIBOR Index (Assumable after Initial Period) -Single Family-Freddie Mac UNIFORM INSTRUMENT

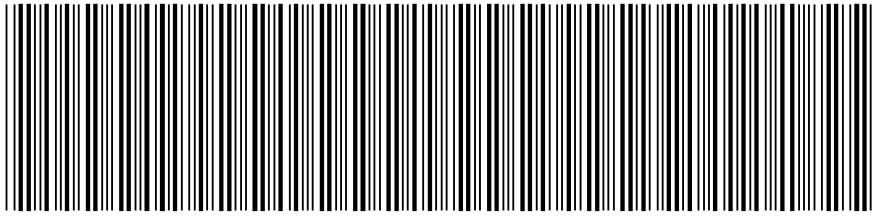
DOCPREP SERVICES, INC. FORM - MSS137N-8605

**Page 3 of 3
ORIGINAL**

Form 5137 7/05

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

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2009100900097001001E9E67
RECORDING AND ENDORSEMENT COVER PAGE
PAGE 1 OF 3
Document ID: 2009100900097001
Document Date: 08-25-2009
Preparation Date: 10-09-2009
Document Type: ASSIGNMENT, MORTGAGE
Document Page Count: 1
PRESENTER:

HOLD FOR PICK-UP SUZANNE MANGO
PRIME TITLE (PT70347)
410 NEW YORK AVENUE
HUNTINGTON, NY 11743
631-870-1100
mbrenner@primetitlellc.com

RETURN TO:

IN CARE OF SUZANNE MANGO
STEVEN J. BAUM, PC.
220 NORTHPOINTE PARKWAY, SUITE G
AMHERST, NY 14228
716-204-2400

PROPERTY DATA

Borough	Block	Lot	Unit	Address
BROOKLYN	7026	53	Entire Lot	4221 ATLANTIC AVENUE
Property Type: DWELLING ONLY - 1 FAMILY				

CROSS REFERENCE DATA
CRFN: 2005000701375
PARTIES
ASSIGNOR/OLD LENDER:

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

x Additional Parties Listed on Continuation Page

ASSIGNEE/NEW LENDER:

US BANK NATIONAL ASSOCIATION
180 EAST 5TH STREET
ST PAUL, MN 55101

FEES AND TAXES
Mortgage

Mortgage Amount: \$ 0.00

Taxable Mortgage Amount: \$ 0.00

Exemption:

TAXES: County (Basic): \$ 0.00

City (Additional): \$ 0.00

Spec (Additional): \$ 0.00

TASF: \$ 0.00

MTA: \$ 0.00

NYCTA: \$ 0.00

Additional MRT: \$ 0.00

TOTAL: \$ 0.00

Recording Fee: \$ 42.00

Affidavit Fee: \$ 0.00

Filing Fee:

\$ 0.00

NYC Real Property Transfer Tax:

\$ 0.00

NYS Real Estate Transfer Tax:

\$ 0.00

**RECORDED OR FILED IN THE OFFICE
OF THE CITY REGISTER OF THE
CITY OF NEW YORK**

Recorded/Filed 10-19-2009 15:47

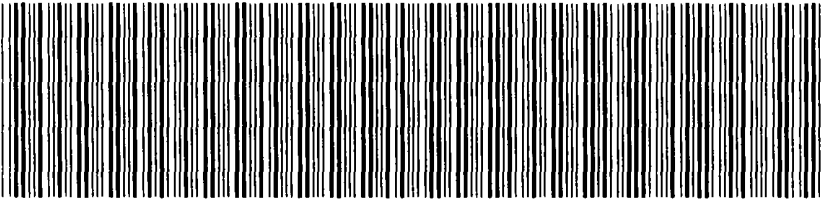
City Register File No.(CRFN):

2009000339958



Annette McHill

City Register Official Signature

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER	 2009100900097001001C9CE7
RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION) PAGE 2 OF 3	
Document ID: 2009100900097001 Document Date: 08-25-2009 Preparation Date: 10-09-2009 Document Type: ASSIGNMENT, MORTGAGE	
PARTIES ASSIGNOR/OLD LENDER: FAIRMONT FUNDING LTD 3300 SW 34TH AVENUE, SUITE 101 OCALA, FL 34474	
PARTIES ASSIGNEE/NEW LENDER: MORTGAGE PASS THROUGH CERTIFICATES SERES 2006-F 180 EAST 5TH STREET ST PAUL, MN 55101	

Loan #

ASSIGNMENT OF MORTGAGE

County of **KINGS**, State of New York

Assignor: **Mortgage Electronic Registration Systems, Inc.** as nominee for **Fairmont Funding, Ltd.**, its successors and assigns, 3300 SW 34th Ave. Suite 101, Ocala, FL 34474

Assignee: **US Bank National Association**, as Trustee for Mortgage Pass-Through Certificates, Series 2006-F, 180 East 5th St., St. Paul, MN 55101

Original Lender: **Mortgage Electronic Registration Systems, Inc.** as nominee for **Fairmont Funding, Ltd.**, its successors and assigns

Mortgage made by **MICHAEL KRICHEVSKY**, dated the **14th day of December, 2005** in the amount of **Seven hundred and forty seven thousand six hundred dollars (\$747,600.00)** and interest, recorded on the **21st day of December, 2005** in the Office of the Clerk of the County of **KINGS** at Certificate/Docket Number **2005000701375**.

This said mortgage has not been otherwise assigned.

Property Address: 4221 ATLANTIC AVENUE, BROOKLYN, NY 11224
SBL # Block 7026 Lot 53

Know that All Men By These Present in consideration of the sum of One and No/100th Dollars and other good valuable consideration, paid to the above Named assignor, the receipt and sufficiency of which is hereby acknowledged the Said Assignor hereby assigns unto the above named Assignee the said Mortgage, and the full benefit of all the powers and of all the covenants and Provisions therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.


TO HAVE AND TO HOLD the said Mortgage, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

THIS Assignment is not subject to the requirement of Section 275 of the Real Property Law because it is within the secondary mortgage market.

IN WITNESS WHEREOF, the Assignor has caused these presents to be signed by its duly authorized officer this 25th day of August, 2009.

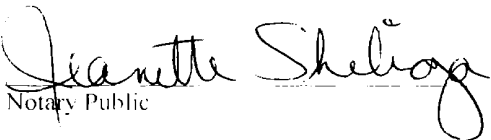
IN PRESENCE OF

Mortgage Electronic Registration Systems, Inc. as nominee for **Fairmont Funding, Ltd.**, its successors and assigns

BY: 
Elpiniki M. Bechakas
Assistant Secretary and Vice President

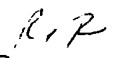
State of New York
County of Erie ss:

On the 25th day of August, in the year 2009 before me, the undersigned, a notary public in and for said state, personally appeared Elpiniki M. Bechakas, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument.


Notary Public

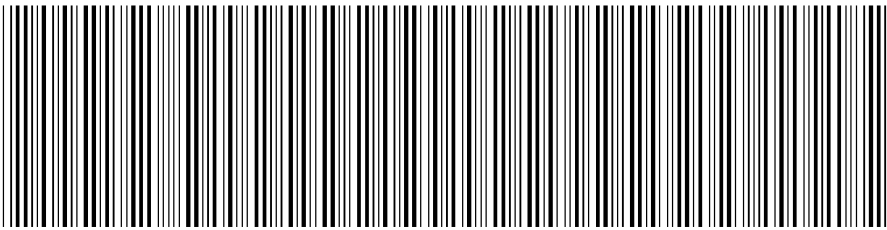
Jeanette Sheliga
Notary Public State of New York
Qualified in Niagara County
My Commission Expires July 27, 2013

SEAL


Pillar Processing, LLC
220 Northpointe Pkwy., Suite B
Amherst, NY 14228
PT 70342

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

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2013090400289001001ECD26

RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 4

Document ID: 2013090400289001

Document Date: 08-29-2013

Preparation Date: 09-04-2013

Document Type: ASSIGNMENT, MORTGAGE

Document Page Count: 2

PRESENTER:

DEFAULT ASSIGNMENT TEAM
WELLS FARGO HOME MORTGAGE, X9999-018
P O BOX 1629
MINNEAPOLIS, MN 55440-9790
651-605-7792
AMYEGGERS@WELLSFARGO.COM

RETURN TO:

DEFAULT ASSIGNMENT TEAM
WELLS FARGO HOME MORTGAGE, X9999-018
P O BOX 1629
MINNEAPOLIS, MN 55440-9790
651-605-7792
AMYEGGERS@WELLSFARGO.COM

PROPERTY DATA

Borough	Block	Lot	Unit	Address
BROOKLYN	7026	53	Entire Lot	4221 ATLANTIC AVENUE
Property Type: 1- 2 FAM WITH ATTCH GAR &/OR VACANT LAND				

CROSS REFERENCE DATA

CRFN: 2005000701375

☒ Additional Cross References on Continuation Page

PARTIES

ASSIGNOR/OLD LENDER:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
INC
1901 E. VOORHEES STREET, SUITE C
DANVILLE, IL 61834

ASSIGNEE/NEW LENDER:

US BANK NA
60 LIVINGSTON AVENUE
ST. PAUL, MN 55107

FEES AND TAXES

Mortgage :

Mortgage Amount: \$ 0.00

Taxable Mortgage Amount: \$ 0.00

Exemption:

TAXES: County (Basic): \$ 0.00

City (Additional): \$ 0.00

Spec (Additional): \$ 0.00

TASF: \$ 0.00

MTA: \$ 0.00

NYCTA: \$ 0.00

Additional MRT: \$ 0.00

TOTAL: \$ 0.00

Recording Fee: \$ 47.00

Affidavit Fee: \$ 0.00

Filing Fee:

\$ 0.00

NYC Real Property Transfer Tax:

\$ 0.00

NYS Real Estate Transfer Tax:

\$ 0.00

**RECORDED OR FILED IN THE OFFICE
OF THE CITY REGISTER OF THE**

CITY OF NEW YORK

Recorded/Filed 09-17-2013 12:01

City Register File No.(CRFN):

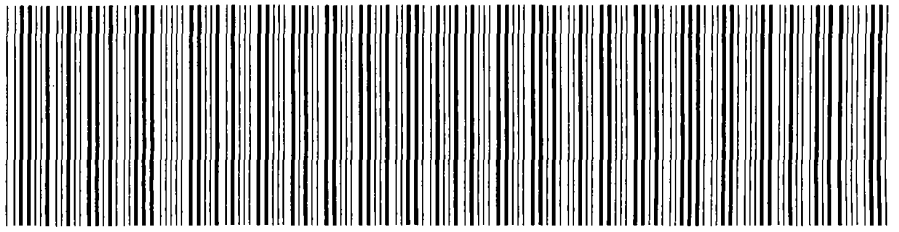
2013000380865



Annette M. Hill

City Register Official Signature

NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER



2013090400289001001CCFA6

RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION)

PAGE 2 OF 4

Document ID: 2013090400289001

Document Date: 08-29-2013

Preparation Date: 09-04-2013

Document Type: ASSIGNMENT, MORTGAGE

CROSS REFERENCE DATA

CRFN: 2009000339958

Recording Requested By:
WELLS FARGO BANK, N.A.

When Recorded Return To:

DEFAULT ASSIGNMENT
WELLS FARGO BANK, N.A.
MAC X9998-01P
PO BOX 1629
MINNEAPOLIS, MN 55440-9049

CORRECTIVE ASSIGNMENT OF MORTGAGE

Kings, New York
"KRICHEVSKY"

MERS #: SIS #: 1-888-679-6377

Date of Assignment: August 26th, 2013
Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS at BOX 2026 FLINT MI 48501, 1901 E VOORHEES ST STE C., DANVILLE, IL 61834
Assignee: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-F at 60 LIVINGSTON AVE, ST. PAUL, MN 55107
Executed By: MICHAEL KRICHEVSKY To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS
Date of Mortgage: 12/14/2005 Recorded: 12/21/2005 as Instrument No.: 2005000701375 In the County of Kings, State of New York.

-Assigned Wholly by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS TO US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-F Dated: 08/25/2009 Recorded: 10/19/2009 as Instrument No.: 2009000339958

Section/Block/Lot BROOKLYN-7026-53

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is at 1901 E Voorhees Street, Suite C, Danville, IL 61834, P.O. BOX 2026, FLINT, MI 48501-2026

Property Address: 4221 ATLANTIC AVENUE, BROOKLYN, NY 11224
Legal: NA


This Corrective Assignment is being recorded to correct the Assignment recorded on the 19th day of October, 2009 as CRFN 2009000339958 as that Assignment states an incorrect Assignee of US Bank National Association, as Trustee for Mortgage Pass-Through Certificates, Series 2006-F and it should have stated U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F

This Assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an assignment within the secondary mortgage market.

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$747,600.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage. IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS
On 8-29-2013

By: 
Stephanie Therese Tautges
Assistant Secretary

CORRECTIVE ASSIGNMENT OF MORTGAGE PAGE 2 OF 2

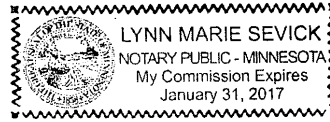
STATE OF Minnesota
COUNTY OF Dakota

On the 29th day of August in the year 2013 before me, the undersigned, personally appeared Stephanie Merese Jautges, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the County of Dakota, State of Minnesota.

WITNESS my hand and official seal,


Lynn Marie Sevick

Notary Expires: 1/31/17
Dakota, Minnesota



(This area for notarial seal)

PREPARED BY: WELLS FARGO BANK, N.A.

SEAL

Document drafted by and
RECORDING REQUESTED BY:
Wells Fargo Bank, N.A.
8480 Stagecoach Circle
MAC X3800-027
Frederick, MD 21701

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

The trusts identified on the attached Schedule A (the "Trusts"), by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at, One Federal Street, EX-MA-FED, Boston, MA 02110, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints Wells Fargo Bank, N.A., ("Servicer"), having an office at 8480 Stagecoach Circle, Frederick, MD 21701 and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (12) below; provided however, that (a) the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements, (b) all actions taken by Servicer pursuant to this Limited Power of Attorney must be in accordance with Federal, State and local laws and procedures, as applicable and (c) no power is granted hereunder to take any action that would be either adverse to the interests of or be in the name of U.S. Bank National Association in its individual capacity. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Trustee. These Loans are secured by collateral comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Please refer to **Schedule A** attached hereto.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.

2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, reconveyances, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements, short sale transactions and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.
5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
8. Subordinate the lien of a mortgage, deed of trust, or deed or other security instrument to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
10. Execute and deliver any documentation with respect to the sale, maintenance, preservation, renovation, repair, demolition or other disposition, of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: permits, remediation plans or agreements, certifications, compliance certificates, health and safety certifications, listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of

the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

11. Servicer has the power to execute additional limited powers of attorney and delegate the authority given to it by U.S. Bank National Association, as Trustee, under the applicable servicing agreements for the Trusts listed on Schedule A, attached.
12. To execute, record, file and/or deliver any and all documents of any kind for the purpose of fulfilling any servicing duties, including but not limited to those listed in subparagraphs (1) through (11), above, where Trustee's interest is designated, stated, characterized as or includes any reference to one or more of the following: "Indenture Trustee", "Owner Trustee", "Successor Trustee", "Successor in Interest", "Successor to" "Successor by Merger", "Trustee/Custodian", "Custodian/Trustee" or other similar designation.

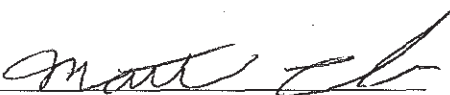
Trustee also grants unto Servicer the full power and authority to correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (1) to (12), above.

In addition to the indemnification provisions set forth in the applicable servicing agreements for the Trusts listed on Schedule A, attached, Servicer hereby agrees to indemnify and hold the Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the misuse of this Limited Power of Attorney by the Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee for the Trusts listed on Schedule A.


Witness my hand and seal this 20th day of November, 2018.

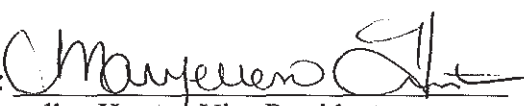
NO CORPORATE SEAL

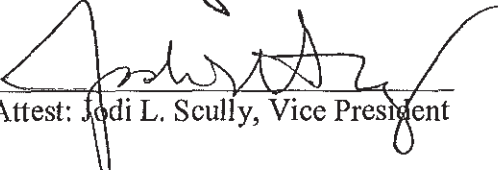
On Behalf of the Trusts, by
U.S. Bank National Association, as Trustee


Witness: Matthew Abrams

By: 
Amy B. Byrnes, Senior Vice President


Witness: William P. Murphy

By: 
Maryellen Hunter, Vice President


Attest: Jodi L. Scully, Vice President

CORPORATE ACKNOWLEDGMENT

Commonwealth of Massachusetts

County of Suffolk

On this 20th day of November, 2018, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Amy B. Byrnes, Maryellen Hunter, and Jodi L. Scully, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Senior Vice President, Vice President, and Vice President, respectively of U.S. Bank National Association, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: _____

Paul J. Gobin

My commission expires: 7/16/2021



UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

MICHAEL KRICHEVSKY

Debtor.

AFFIDAVIT OF MAILING

Case No. 1-19-43516-ess
Chapter 13

STATE OF NEW YORK)
COUNTY OF MONROE) SS:

I, Kevin P. Hoenig, being duly sworn, deposes and says:

I am not a party to this action and am over 18 years of age.

I served a true and correct copy of the attached Proof of Claim, including all attachments on or before August 15, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Michael Krichevsky
4221 Atlantic Ave
Brooklyn, NY 11224

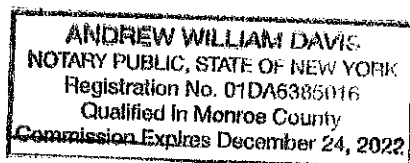
Marianne DeRosa
Office of the Chapter 13 Trustee
100 Jericho Quadrangle
Suite 127
Jericho, NY 11753

Office of the United States Trustee
Eastern District of NY (Brooklyn Office)
U.S. Federal Office Building
201 Varick Street, Suite 1006
New York, NY 10014


Kevin P. Hoenig

Sworn to before me this
15th day of August 2019.


Notary Public



Fill in this information to identify the case:

Debtor 1 MICHAEL KRICHEVSKY

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of New York

Case number 1-19-43516-ess

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment. A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571. Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Official Form 410

Proof of Claim

04/19

Part 1: Identify the Claim

1. **Who is the current creditor?** U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. **Has this claim been acquired from someone else?** ☒ No
☐ Yes. From whom?

3. **Where should notices and payments to the creditor be sent?** **Where should notices to the creditor be sent?**

Wells Fargo Bank, N.A.
Default Document Processing
MAC# N9286-01Y

Where should payments to the creditor be sent? (if different)
Wells Fargo Bank, N.A.
Attention: Payment Processing
MAC# F2302-04C

Federal Rule of
Bankruptcy Procedure
(FRBP) 2002(g)

Name
1000 Blue Gentian Road

Number Street
Eagan MN 55121-7700

City State ZIP Code

Contact phone 800-274-7025

Contact email POCNOTIFICATIONS@WELLSFARGO.COM

Name
1 Home Campus

Number Street
Des Moines IA 50328

City State ZIP Code

Contact phone 800-274-7025

Contact email POCNOTIFICATIONS@WELLSFARGO.COM

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

W F C M G E 1 9 4 3 5 1 6 N Y E 7 1 8 1 3 2 9 5

4.	Does this claim amend one already filed?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes.	Claim number on court claims registry (if known) <u>3-1</u>	Filed on <u>08/15/2019</u> <small>MM/DD/YYYY</small>
5.	Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes.	Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>3295</u>
7.	How much is the claim?	\$ <u>1,098,754.69</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <u>Money Loaned</u>	
9.	Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes.	The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>4221 ATLANTIC AVENUE BROOKLYN NY 11224-1023</u> Basis for perfection: <u>Recorded Mortgage/Deed of Trust</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ <u>1,098,754.69</u> Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>512,924.33</u> Annual Interest Rate (when case was filed) <u>5.375</u> % <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Variable <input type="checkbox"/> Fixed with Steps due to loan modification
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Amount necessary to cure any default as of the date of the petition. \$ _____
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. Check one:

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 05/21/2020
MM / DD / YYYY

/s/Aleksandra K. Fugate

Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Aleksandra K. Fugate, Esq.</u>		
	First name	Middle name	Last name
Title	<u>Attorney</u>		
Company	<u>Woods Oviatt Gilman LLP</u>		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	<u>500 Bausch & Lomb Place</u>		
	Number	Street	
	<u>Rochester, NY 14604</u>		
	City	State	ZIP Code
Contact phone	<u>(855)-227-5072</u>	Email	<u>bkinbox@woodsoviatt.com</u>

Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor’s principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	1-19-43516-ess	Principal balance:	746,256.13	Principal & interest due:	398,218.35	Principal & interest:	4,268.21
Debtor 1:	MICHAEL KRICHEVSKY	Interest due:	241,560.51	Prepetition fees due:	8,564.86	Monthly escrow:	902.37
Debtor 2:		Fees, costs due:	8,564.86	Escrow deficiency for funds advanced:	102,373.19	Private mortgage insurance:	0.00
Last 4 digits to identify:	3295	Escrow deficiency for funds advanced:	102,373.19	Projected escrow shortage:	3,767.93	Optional Products:	0.00
Creditor:	See 410 part 1.1	Other:	0.00	Other:	0.00		
Servicer:	Wells Fargo Bank, N.A.	Less total funds on hand: –	0.00	Less funds on hand: –	0.00	Total monthly payment:	5,170.58
Fixed accrual/daily simple interest/other:	Fixed Accrual	Total debt:	1,098,754.69	Total prepetition arrearage:	512,924.33	*Additional changes to the monthly payment amount may be required because interest rate adjustments or escrow requirement changes.	
*Not to be used for payoff purposes							

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/01/2009				Beginning Balances	03/01/2009	0.00						746,256.13	0.00	1,071.74	0.00	0.00
03/01/2009	4,345.07			Monthly payment	03/01/2009	4,345.07						746,256.13	0.00	1,071.74	0.00	0.00
03/05/2009		4,345.07		Payment	03/01/2009	0.00	0.00	4,042.22	302.85		0.00	746,256.13	0.00	1,374.59	0.00	0.00
03/13/2009			923.01	City tax disbursement	04/01/2009	0.00			-923.01			746,256.13	0.00	451.58	0.00	0.00
03/31/2009		3.93		Interest on Escrow deposit	04/01/2009	0.00	0.00	0.00	3.93		0.00	746,256.13	0.00	455.51	0.00	0.00
04/01/2009	4,345.07			Monthly payment	04/01/2009	4,345.07						746,256.13	0.00	455.51	0.00	0.00
04/06/2009		367.35		Escrow deposit	04/01/2009	4,345.07	0.00	0.00	367.35		0.00	746,256.13	0.00	822.86	0.00	0.00
04/16/2009			80.84	Late Charge	04/01/2009	4,345.07				80.84		746,256.13	0.00	822.86	80.84	0.00
05/01/2009	4,345.07			Monthly payment	04/01/2009	8,690.14						746,256.13	0.00	822.86	80.84	0.00
05/18/2009			80.84	Late Charge	04/01/2009	8,690.14				80.84		746,256.13	0.00	822.86	161.68	0.00
06/01/2009	4,345.07			Monthly payment	04/01/2009	13,035.21						746,256.13	0.00	822.86	161.68	0.00
06/16/2009			80.84	Late Charge	04/01/2009	13,035.21				80.84		746,256.13	0.00	822.86	242.52	0.00
06/19/2009			968.52	City tax disbursement	04/01/2009	13,035.21			-968.52			746,256.13	0.00	-145.66	242.52	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
06/29/2009			95.00	Appraisal/broker's price opinion fees	04/01/2009	13,035.21				95.00		746,256.13	0.00	-145.66	337.52	0.00
06/30/2009		3.49		Interest on Escrow deposit	04/01/2009	13,035.21	0.00	0.00	3.49		0.00	746,256.13	0.00	-142.17	337.52	0.00
07/01/2009	4,345.07			Monthly payment	04/01/2009	17,380.28						746,256.13	0.00	-142.17	337.52	0.00
07/06/2009		4,345.07		Payment	04/01/2009	17,380.28	0.00	0.00	0.00		4,345.07	746,256.13	0.00	-142.17	337.52	4,345.07
07/10/2009		0.00		Payment	04/01/2009	13,035.21	0.00	4,042.22	302.85		-4,345.07	746,256.13	0.00	160.68	337.52	0.00
07/15/2009			35.00	Trip charge (Property preservation expenses)	05/01/2009	13,035.21				35.00		746,256.13	0.00	160.68	372.52	0.00
07/16/2009			80.84	Late Charge	05/01/2009	13,035.21				80.84		746,256.13	0.00	160.68	453.36	0.00
07/21/2009			35.00	Trip charge (Property preservation expenses)	05/01/2009	13,035.21				35.00		746,256.13	0.00	160.68	488.36	0.00
07/28/2009			15.00	Property inspection fees	05/01/2009	13,035.21				15.00		746,256.13	0.00	160.68	503.36	0.00
08/01/2009	4,345.07			Monthly payment	05/01/2009	17,380.28						746,256.13	0.00	160.68	503.36	0.00
08/07/2009			35.00	Trip charge (Property preservation expenses)	05/01/2009	17,380.28				35.00		746,256.13	0.00	160.68	538.36	0.00
08/17/2009			485.00	Title costs	05/01/2009	17,380.28				485.00		746,256.13	0.00	160.68	1,023.36	0.00
08/17/2009			80.84	Late Charge	05/01/2009	17,380.28				80.84		746,256.13	0.00	160.68	1,104.20	0.00
09/01/2009	4,345.07			Monthly payment	05/01/2009	21,725.35						746,256.13	0.00	160.68	1,104.20	0.00
09/16/2009			80.84	Late Charge	05/01/2009	21,725.35				80.84		746,256.13	0.00	160.68	1,185.04	0.00
09/23/2009			968.52	City tax disbursement	05/01/2009	21,725.35			-968.52			746,256.13	0.00	-807.84	1,185.04	0.00
09/30/2009		0.66		Interest on Escrow deposit	05/01/2009	21,725.35	0.00	0.00	0.66		0.00	746,256.13	0.00	-807.18	1,185.04	0.00
10/01/2009	4,345.07			Monthly payment	05/01/2009	26,070.42						746,256.13	0.00	-807.18	1,185.04	0.00
10/08/2009			35.00	Recording fees	05/01/2009	26,070.42				35.00		746,256.13	0.00	-807.18	1,220.04	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
10/08/2009			210.00	Filing fees and court costs	05/01/2009	26,070.42				210.00		746,256.13	0.00	-807.18	1,430.04	0.00
10/16/2009			80.84	Late Charge	05/01/2009	26,070.42				80.84		746,256.13	0.00	-807.18	1,510.88	0.00
11/01/2009	4,388.35			Monthly payment	05/01/2009	30,458.77						746,256.13	0.00	-807.18	1,510.88	0.00
11/16/2009			80.84	Late Charge	05/01/2009	30,458.77				80.84		746,256.13	0.00	-807.18	1,591.72	0.00
12/01/2009	4,388.35			Monthly payment	05/01/2009	34,847.12						746,256.13	0.00	-807.18	1,591.72	0.00
12/02/2009			895.00	Foreclosure service fees (Other)	05/01/2009	34,847.12				895.00		746,256.13	0.00	-807.18	2,486.72	0.00
12/02/2009			1,400.00	Attorney's fees	05/01/2009	34,847.12				1,400.00		746,256.13	0.00	-807.18	3,886.72	0.00
12/15/2009			1,003.25	City tax disbursement	05/01/2009	34,847.12			-1,003.25			746,256.13	0.00	-1,810.43	3,886.72	0.00
12/16/2009			80.84	Late Charge	05/01/2009	34,847.12				80.84		746,256.13	0.00	-1,810.43	3,967.56	0.00
12/17/2009			262.00	Hazard Insurance Disbursement	05/01/2009	34,847.12			-262.00			746,256.13	0.00	-2,072.43	3,967.56	0.00
01/01/2010	4,388.35			Monthly payment	05/01/2009	39,235.47						746,256.13	0.00	-2,072.43	3,967.56	0.00
01/13/2010			766.00	Hazard Insurance Disbursement	05/01/2009	39,235.47			-766.00			746,256.13	0.00	-2,838.43	3,967.56	0.00
01/16/2010			95.00	Appraisal/broker's price opinion fees	05/01/2009	39,235.47				95.00		746,256.13	0.00	-2,838.43	4,062.56	0.00
01/19/2010			80.84	Late Charge	05/01/2009	39,235.47				80.84		746,256.13	0.00	-2,838.43	4,143.40	0.00
01/21/2010			750.00	Attorney's fees	05/01/2009	39,235.47				750.00		746,256.13	0.00	-2,838.43	4,893.40	0.00
02/01/2010	4,388.35			Monthly payment	05/01/2009	43,623.82						746,256.13	0.00	-2,838.43	4,893.40	0.00
02/08/2010			395.00	Attorney's fees	05/01/2009	43,623.82				395.00		746,256.13	0.00	-2,838.43	5,288.40	0.00
02/16/2010			80.84	Late Charge	05/01/2009	43,623.82				80.84		746,256.13	0.00	-2,838.43	5,369.24	0.00
02/28/2010			35.00	Trip charge (Property preservation expenses)	05/01/2009	43,623.82				35.00		746,256.13	0.00	-2,838.43	5,404.24	0.00
03/01/2010	4,388.35			Monthly payment	05/01/2009	48,012.17						746,256.13	0.00	-2,838.43	5,404.24	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/11/2010			1,003.25	City tax disbursement	05/01/2009	48,012.17			-1,003.25			746,256.13	0.00	-3,841.68	5,404.24	0.00
03/16/2010			80.84	Late Charge	05/01/2009	48,012.17				80.84		746,256.13	0.00	-3,841.68	5,485.08	0.00
04/01/2010	4,388.35			Monthly payment	05/01/2009	52,400.52						746,256.13	0.00	-3,841.68	5,485.08	0.00
04/16/2010			80.84	Late Charge	05/01/2009	52,400.52				80.84		746,256.13	0.00	-3,841.68	5,565.92	0.00
04/21/2010			250.00	Attorney costs (Other)	05/01/2009	52,400.52				250.00		746,256.13	0.00	-3,841.68	5,815.92	0.00
04/23/2010			50.00	Foreclosure service fees (Other)	05/01/2009	52,400.52				50.00		746,256.13	0.00	-3,841.68	5,865.92	0.00
05/01/2010	4,388.35			Monthly payment	05/01/2009	56,788.87						746,256.13	0.00	-3,841.68	5,865.92	0.00
05/17/2010			80.84	Late Charge	05/01/2009	56,788.87				80.84		746,256.13	0.00	-3,841.68	5,946.76	0.00
05/27/2010			395.00	Attorney's fees	05/01/2009	56,788.87				395.00		746,256.13	0.00	-3,841.68	6,341.76	0.00
05/28/2010			395.00	Attorney's fees	05/01/2009	56,788.87				395.00		746,256.13	0.00	-3,841.68	6,736.76	0.00
06/01/2010	4,388.35			Monthly payment	05/01/2009	61,177.22						746,256.13	0.00	-3,841.68	6,736.76	0.00
06/16/2010			80.84	Late Charge	05/01/2009	61,177.22				80.84		746,256.13	0.00	-3,841.68	6,817.60	0.00
06/18/2010			1,045.01	City tax disbursement	05/01/2009	61,177.22			-1,045.01			746,256.13	0.00	-4,886.69	6,817.60	0.00
06/29/2010			15.00	Property inspection fees	05/01/2009	61,177.22				15.00		746,256.13	0.00	-4,886.69	6,832.60	0.00
07/01/2010	4,380.31			Monthly payment	05/01/2009	65,557.53						746,256.13	0.00	-4,886.69	6,832.60	0.00
07/09/2010			5,760.00	Hazard Insurance Disbursement	05/01/2009	65,557.53			-5,760.00			746,256.13	0.00	-10,646.69	6,832.60	0.00
07/16/2010			80.84	Late Charge	05/01/2009	65,557.53				80.84		746,256.13	0.00	-10,646.69	6,913.44	0.00
08/01/2010	4,380.31			Monthly payment	05/01/2009	69,937.84						746,256.13	0.00	-10,646.69	6,913.44	0.00
08/10/2010			350.00	Attorney costs (Other)	05/01/2009	69,937.84				350.00		746,256.13	0.00	-10,646.69	7,263.44	0.00
08/16/2010			80.84	Late Charge	05/01/2009	69,937.84				80.84		746,256.13	0.00	-10,646.69	7,344.28	0.00
08/19/2010			85.00	Appraisal/broker's price opinion fees	05/01/2009	69,937.84				85.00		746,256.13	0.00	-10,646.69	7,429.28	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
08/30/2010			15.00	Property inspection fees	05/01/2009	69,937.84				15.00		746,256.13	0.00	-10,646.69	7,444.28	0.00
09/01/2010	4,380.31			Monthly payment	05/01/2009	74,318.15						746,256.13	0.00	-10,646.69	7,444.28	0.00
09/02/2010			350.00	Attorney costs (Other)	05/01/2009	74,318.15				350.00		746,256.13	0.00	-10,646.69	7,794.28	0.00
09/16/2010			80.84	Late Charge	05/01/2009	74,318.15				80.84		746,256.13	0.00	-10,646.69	7,875.12	0.00
09/23/2010			1,045.01	City tax disbursement	05/01/2009	74,318.15			-1,045.01			746,256.13	0.00	-11,691.70	7,875.12	0.00
10/01/2010	4,380.31			Monthly payment	05/01/2009	78,698.46						746,256.13	0.00	-11,691.70	7,875.12	0.00
10/04/2010			395.00	Attorney's fees	05/01/2009	78,698.46				395.00		746,256.13	0.00	-11,691.70	8,270.12	0.00
10/18/2010			80.84	Late Charge	05/01/2009	78,698.46				80.84		746,256.13	0.00	-11,691.70	8,350.96	0.00
10/31/2010			20.00	Property inspection fees	05/01/2009	78,698.46				20.00		746,256.13	0.00	-11,691.70	8,370.96	0.00
11/01/2010	4,380.31			Monthly payment	05/01/2009	83,078.77						746,256.13	0.00	-11,691.70	8,370.96	0.00
11/16/2010			80.84	Late Charge	05/01/2009	83,078.77				80.84		746,256.13	0.00	-11,691.70	8,451.80	0.00
11/20/2010			395.00	Attorney's fees	05/01/2009	83,078.77				395.00		746,256.13	0.00	-11,691.70	8,846.80	0.00
12/01/2010	4,380.31			Monthly payment	05/01/2009	87,459.08						746,256.13	0.00	-11,691.70	8,846.80	0.00
12/15/2010			1,078.76	City tax disbursement	05/01/2009	87,459.08			-1,078.76			746,256.13	0.00	-12,770.46	8,846.80	0.00
12/16/2010			80.84	Late Charge	05/01/2009	87,459.08				80.84		746,256.13	0.00	-12,770.46	8,927.64	0.00
12/26/2010			20.00	Property inspection fees	05/01/2009	87,459.08				20.00		746,256.13	0.00	-12,770.46	8,947.64	0.00
01/01/2011	4,380.31			Monthly payment	05/01/2009	91,839.39						746,256.13	0.00	-12,770.46	8,947.64	0.00
01/18/2011			80.84	Late Charge	05/01/2009	91,839.39				80.84		746,256.13	0.00	-12,770.46	9,028.48	0.00
02/01/2011	3,876.92			Monthly payment	05/01/2009	95,716.31						746,256.13	0.00	-12,770.46	9,028.48	0.00
02/16/2011			70.78	Late Charge	05/01/2009	95,716.31				70.78		746,256.13	0.00	-12,770.46	9,099.26	0.00
03/01/2011	3,876.92			Monthly payment	05/01/2009	99,593.23						746,256.13	0.00	-12,770.46	9,099.26	0.00
03/01/2011			20.00	Property inspection fees	05/01/2009	99,593.23				20.00		746,256.13	0.00	-12,770.46	9,119.26	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/08/2011			90.00	Appraisal/broker's price opinion fees	05/01/2009	99,593.23				90.00		746,256.13	0.00	-12,770.46	9,209.26	0.00
03/16/2011			70.78	Late Charge	05/01/2009	99,593.23				70.78		746,256.13	0.00	-12,770.46	9,280.04	0.00
03/23/2011			1,078.76	City tax disbursement	05/01/2009	99,593.23			-1,078.76			746,256.13	0.00	-13,849.22	9,280.04	0.00
03/28/2011			60.00	Rekey/Lock (Property preservation expenses)	05/01/2009	99,593.23				60.00		746,256.13	0.00	-13,849.22	9,340.04	0.00
04/01/2011	3,876.92			Monthly payment	05/01/2009	103,470.15						746,256.13	0.00	-13,849.22	9,340.04	0.00
04/18/2011			70.78	Late Charge	05/01/2009	103,470.15				70.78		746,256.13	0.00	-13,849.22	9,410.82	0.00
04/26/2011			20.00	Property inspection fees	05/01/2009	103,470.15				20.00		746,256.13	0.00	-13,849.22	9,430.82	0.00
05/01/2011	3,876.92			Monthly payment	05/01/2009	107,347.07						746,256.13	0.00	-13,849.22	9,430.82	0.00
05/02/2011			5,760.00	Hazard Insurance Disbursement	05/01/2009	107,347.07			-5,760.00			746,256.13	0.00	-19,609.22	9,430.82	0.00
05/16/2011			70.78	Late Charge	05/01/2009	107,347.07				70.78		746,256.13	0.00	-19,609.22	9,501.60	0.00
06/01/2011	3,876.92			Monthly payment	05/01/2009	111,223.99						746,256.13	0.00	-19,609.22	9,501.60	0.00
06/16/2011			70.78	Late Charge	05/01/2009	111,223.99				70.78		746,256.13	0.00	-19,609.22	9,572.38	0.00
06/17/2011			1,260.58	City tax disbursement	05/01/2009	111,223.99			-1,260.58			746,256.13	0.00	-20,869.80	9,572.38	0.00
06/25/2011			20.00	Property inspection fees	05/01/2009	111,223.99				20.00		746,256.13	0.00	-20,869.80	9,592.38	0.00
07/01/2011	3,876.92			Monthly payment	05/01/2009	115,100.91						746,256.13	0.00	-20,869.80	9,592.38	0.00
07/18/2011			70.78	Late Charge	05/01/2009	115,100.91				70.78		746,256.13	0.00	-20,869.80	9,663.16	0.00
08/01/2011	3,876.92			Monthly payment	05/01/2009	118,977.83						746,256.13	0.00	-20,869.80	9,663.16	0.00
08/16/2011			70.78	Late Charge	05/01/2009	118,977.83				70.78		746,256.13	0.00	-20,869.80	9,733.94	0.00
08/19/2011			20.00	Property inspection fees	05/01/2009	118,977.83				20.00		746,256.13	0.00	-20,869.80	9,753.94	0.00
09/01/2011	3,876.92			Monthly payment	05/01/2009	122,854.75						746,256.13	0.00	-20,869.80	9,753.94	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
09/14/2011			1,260.58	City tax disbursement	05/01/2009	122,854.75			-1,260.58			746,256.13	0.00	-22,130.38	9,753.94	0.00
09/16/2011			70.78	Late Charge	05/01/2009	122,854.75				70.78		746,256.13	0.00	-22,130.38	9,824.72	0.00
10/01/2011	3,876.92			Monthly payment	05/01/2009	126,731.67						746,256.13	0.00	-22,130.38	9,824.72	0.00
10/12/2011			20.00	Property inspection fees	05/01/2009	126,731.67				20.00		746,256.13	0.00	-22,130.38	9,844.72	0.00
10/13/2011			90.00	Appraisal/broker's price opinion fees	05/01/2009	126,731.67				90.00		746,256.13	0.00	-22,130.38	9,934.72	0.00
10/17/2011			70.78	Late Charge	05/01/2009	126,731.67				70.78		746,256.13	0.00	-22,130.38	10,005.50	0.00
11/01/2011	3,876.92			Monthly payment	05/01/2009	130,608.59						746,256.13	0.00	-22,130.38	10,005.50	0.00
11/15/2011			20.00	Property inspection fees	05/01/2009	130,608.59				20.00		746,256.13	0.00	-22,130.38	10,025.50	0.00
11/16/2011			70.78	Late Charge	05/01/2009	130,608.59				70.78		746,256.13	0.00	-22,130.38	10,096.28	0.00
12/01/2011	3,876.92			Monthly payment	05/01/2009	134,485.51						746,256.13	0.00	-22,130.38	10,096.28	0.00
12/13/2011			1,382.68	City tax disbursement	05/01/2009	134,485.51			-1,382.68			746,256.13	0.00	-23,513.06	10,096.28	0.00
12/16/2011			20.00	Property inspection fees	05/01/2009	134,485.51				20.00		746,256.13	0.00	-23,513.06	10,116.28	0.00
12/16/2011			70.78	Late Charge	05/01/2009	134,485.51				70.78		746,256.13	0.00	-23,513.06	10,187.06	0.00
01/01/2012	3,876.92			Monthly payment	05/01/2009	138,362.43						746,256.13	0.00	-23,513.06	10,187.06	0.00
01/16/2012			20.00	Property inspection fees	05/01/2009	138,362.43				20.00		746,256.13	0.00	-23,513.06	10,207.06	0.00
01/17/2012			70.78	Late Charge	05/01/2009	138,362.43				70.78		746,256.13	0.00	-23,513.06	10,277.84	0.00
02/01/2012	3,971.32			Monthly payment	05/01/2009	142,333.75						746,256.13	0.00	-23,513.06	10,277.84	0.00
02/16/2012			72.66	Late Charge	05/01/2009	142,333.75				72.66		746,256.13	0.00	-23,513.06	10,350.50	0.00
03/01/2012	3,971.32			Monthly payment	05/01/2009	146,305.07						746,256.13	0.00	-23,513.06	10,350.50	0.00
03/12/2012			15.00	Property inspection fees	05/01/2009	146,305.07				15.00		746,256.13	0.00	-23,513.06	10,365.50	0.00
03/16/2012			72.66	Late Charge	05/01/2009	146,305.07				72.66		746,256.13	0.00	-23,513.06	10,438.16	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/22/2012			1,382.68	City tax disbursement	05/01/2009	146,305.07			-1,382.68			746,256.13	0.00	-24,895.74	10,438.16	0.00
04/01/2012	3,971.32			Monthly payment	05/01/2009	150,276.39						746,256.13	0.00	-24,895.74	10,438.16	0.00
04/14/2012			15.00	Property inspection fees	05/01/2009	150,276.39				15.00		746,256.13	0.00	-24,895.74	10,453.16	0.00
04/16/2012			72.66	Late Charge	05/01/2009	150,276.39				72.66		746,256.13	0.00	-24,895.74	10,525.82	0.00
04/30/2012			5,040.00	Hazard Insurance Disbursement	05/01/2009	150,276.39			-5,040.00			746,256.13	0.00	-29,935.74	10,525.82	0.00
05/01/2012	3,971.32			Monthly payment	05/01/2009	154,247.71						746,256.13	0.00	-29,935.74	10,525.82	0.00
05/09/2012			90.00	Appraisal/broker's price opinion fees	05/01/2009	154,247.71				90.00		746,256.13	0.00	-29,935.74	10,615.82	0.00
05/16/2012			72.66	Late Charge	05/01/2009	154,247.71				72.66		746,256.13	0.00	-29,935.74	10,688.48	0.00
05/19/2012			15.00	Property inspection fees	05/01/2009	154,247.71				15.00		746,256.13	0.00	-29,935.74	10,703.48	0.00
06/01/2012	3,971.32			Monthly payment	05/01/2009	158,219.03						746,256.13	0.00	-29,935.74	10,703.48	0.00
06/18/2012			72.66	Late Charge	05/01/2009	158,219.03				72.66		746,256.13	0.00	-29,935.74	10,776.14	0.00
06/22/2012			1,330.60	City tax disbursement	05/01/2009	158,219.03			-1,330.60			746,256.13	0.00	-31,266.34	10,776.14	0.00
07/01/2012	3,971.32			Monthly payment	05/01/2009	162,190.35						746,256.13	0.00	-31,266.34	10,776.14	0.00
07/16/2012			72.66	Late Charge	05/01/2009	162,190.35				72.66		746,256.13	0.00	-31,266.34	10,848.80	0.00
07/17/2012			15.00	Property inspection fees	05/01/2009	162,190.35				15.00		746,256.13	0.00	-31,266.34	10,863.80	0.00
08/01/2012	3,971.32			Monthly payment	05/01/2009	166,161.67						746,256.13	0.00	-31,266.34	10,863.80	0.00
08/16/2012			72.66	Late Charge	05/01/2009	166,161.67				72.66		746,256.13	0.00	-31,266.34	10,936.46	0.00
09/01/2012	3,971.32			Monthly payment	05/01/2009	170,132.99						746,256.13	0.00	-31,266.34	10,936.46	0.00
09/21/2012			15.00	Property inspection fees	05/01/2009	170,132.99				15.00		746,256.13	0.00	-31,266.34	10,951.46	0.00
09/24/2012			1,330.60	City tax disbursement	05/01/2009	170,132.99			-1,330.60			746,256.13	0.00	-32,596.94	10,951.46	0.00
10/01/2012	3,971.32			Monthly payment	05/01/2009	174,104.31						746,256.13	0.00	-32,596.94	10,951.46	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
11/01/2012	3,971.32			Monthly payment	05/01/2009	178,075.63						746,256.13	0.00	-32,596.94	10,951.46	0.00
12/01/2012	3,971.32			Monthly payment	05/01/2009	182,046.95						746,256.13	0.00	-32,596.94	10,951.46	0.00
12/21/2012			1,383.80	City tax disbursement	05/01/2009	182,046.95			-1,383.80			746,256.13	0.00	-33,980.74	10,951.46	0.00
01/01/2013	3,971.32			Monthly payment	05/01/2009	186,018.27						746,256.13	0.00	-33,980.74	10,951.46	0.00
02/01/2013	3,925.63			Monthly payment	05/01/2009	189,943.90						746,256.13	0.00	-33,980.74	10,951.46	0.00
03/01/2013	3,925.63			Monthly payment	05/01/2009	193,869.53						746,256.13	0.00	-33,980.74	10,951.46	0.00
03/15/2013			1,383.80	City tax disbursement	05/01/2009	193,869.53			-1,383.80			746,256.13	0.00	-35,364.54	10,951.46	0.00
04/01/2013	3,925.63			Monthly payment	05/01/2009	197,795.16						746,256.13	0.00	-35,364.54	10,951.46	0.00
04/26/2013			4,486.00	Hazard Insurance Disbursement	05/01/2009	197,795.16			-4,486.00			746,256.13	0.00	-39,850.54	10,951.46	0.00
05/01/2013	3,925.63			Monthly payment	05/01/2009	201,720.79						746,256.13	0.00	-39,850.54	10,951.46	0.00
06/01/2013	3,925.63			Monthly payment	05/01/2009	205,646.42						746,256.13	0.00	-39,850.54	10,951.46	0.00
06/19/2013			1,379.49	City tax disbursement	05/01/2009	205,646.42			-1,379.49			746,256.13	0.00	-41,230.03	10,951.46	0.00
07/01/2013	3,925.63			Monthly payment	05/01/2009	209,572.05						746,256.13	0.00	-41,230.03	10,951.46	0.00
08/01/2013	3,925.63			Monthly payment	05/01/2009	213,497.68						746,256.13	0.00	-41,230.03	10,951.46	0.00
08/01/2013			350.00	Attorney costs (Other)	05/01/2009	213,497.68				350.00		746,256.13	0.00	-41,230.03	11,301.46	0.00
09/01/2013	3,925.63			Monthly payment	05/01/2009	217,423.31						746,256.13	0.00	-41,230.03	11,301.46	0.00
09/20/2013			1,379.49	City tax disbursement	05/01/2009	217,423.31			-1,379.49			746,256.13	0.00	-42,609.52	11,301.46	0.00
10/01/2013	3,925.63			Monthly payment	05/01/2009	221,348.94						746,256.13	0.00	-42,609.52	11,301.46	0.00
11/01/2013	3,925.63			Monthly payment	05/01/2009	225,274.57						746,256.13	0.00	-42,609.52	11,301.46	0.00
12/01/2013	3,925.63			Monthly payment	05/01/2009	229,200.20						746,256.13	0.00	-42,609.52	11,301.46	0.00
12/20/2013			1,471.90	City tax disbursement	05/01/2009	229,200.20			-1,471.90			746,256.13	0.00	-44,081.42	11,301.46	0.00
12/31/2013		4.30		Interest on Escrow deposit	05/01/2009	229,200.20		0.00	0.00	4.30		746,256.13	0.00	-44,077.12	11,301.46	0.00
01/01/2014	3,925.63			Monthly payment	05/01/2009	233,125.83						746,256.13	0.00	-44,077.12	11,301.46	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
02/01/2014	3,838.65			Monthly payment	05/01/2009	236,964.48						746,256.13	0.00	-44,077.12	11,301.46	0.00
03/01/2014	3,838.65			Monthly payment	05/01/2009	240,803.13						746,256.13	0.00	-44,077.12	11,301.46	0.00
03/11/2014			1,471.90	City tax disbursement	05/01/2009	240,803.13			-1,471.90			746,256.13	0.00	-45,549.02	11,301.46	0.00
03/31/2014		4.21		Interest on Escrow deposit	05/01/2009	240,803.13	0.00	0.00	4.21		0.00	746,256.13	0.00	-45,544.81	11,301.46	0.00
04/01/2014	3,838.65			Monthly payment	05/01/2009	244,641.78						746,256.13	0.00	-45,544.81	11,301.46	0.00
04/25/2014			4,486.00	Hazard Insurance Disbursement	05/01/2009	244,641.78			-4,486.00			746,256.13	0.00	-50,030.81	11,301.46	0.00
05/01/2014	3,838.65			Monthly payment	05/01/2009	248,480.43						746,256.13	0.00	-50,030.81	11,301.46	0.00
05/27/2014			45.00	Attorney's fees	05/01/2009	248,480.43				45.00		746,256.13	0.00	-50,030.81	11,346.46	0.00
05/27/2014			90.00	Attorney's fees	05/01/2009	248,480.43				90.00		746,256.13	0.00	-50,030.81	11,436.46	0.00
05/28/2014			210.00	Attorney's fees	05/01/2009	248,480.43				210.00		746,256.13	0.00	-50,030.81	11,646.46	0.00
06/01/2014	3,838.65			Monthly payment	05/01/2009	252,319.08						746,256.13	0.00	-50,030.81	11,646.46	0.00
06/19/2014			1,500.88	City tax disbursement	05/01/2009	252,319.08			-1,500.88			746,256.13	0.00	-51,531.69	11,646.46	0.00
06/27/2014			420.00	Attorney's fees	05/01/2009	252,319.08				420.00		746,256.13	0.00	-51,531.69	12,066.46	0.00
06/30/2014		4.25		Interest on Escrow deposit	05/01/2009	252,319.08	0.00	0.00	4.25		0.00	746,256.13	0.00	-51,527.44	12,066.46	0.00
07/01/2014	3,838.65			Monthly payment	05/01/2009	256,157.73						746,256.13	0.00	-51,527.44	12,066.46	0.00
07/01/2014			45.00	Attorney's fees	05/01/2009	256,157.73				45.00		746,256.13	0.00	-51,527.44	12,111.46	0.00
07/02/2014			120.00	Attorney's fees	05/01/2009	256,157.73				120.00		746,256.13	0.00	-51,527.44	12,231.46	0.00
08/01/2014	3,838.65			Monthly payment	05/01/2009	259,996.38						746,256.13	0.00	-51,527.44	12,231.46	0.00
08/04/2014			30.00	Attorney's fees	05/01/2009	259,996.38				30.00		746,256.13	0.00	-51,527.44	12,261.46	0.00
09/01/2014	3,838.65			Monthly payment	05/01/2009	263,835.03						746,256.13	0.00	-51,527.44	12,261.46	0.00
09/30/2014		4.30		Interest on Escrow deposit	05/01/2009	263,835.03	0.00	0.00	4.30		0.00	746,256.13	0.00	-51,523.14	12,261.46	0.00
09/30/2014			210.00	Attorney's fees	05/01/2009	263,835.03				210.00		746,256.13	0.00	-51,523.14	12,471.46	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
10/01/2014	3,838.65			Monthly payment	05/01/2009	267,673.68						746,256.13	0.00	-51,523.14	12,471.46	0.00
10/01/2014			135.00	Attorney's fees	05/01/2009	267,673.68				135.00		746,256.13	0.00	-51,523.14	12,606.46	0.00
10/02/2014			1,500.88	City tax disbursement	05/01/2009	267,673.68	0.00	0.00	-1,500.88		0.00	746,256.13	0.00	-53,024.02	12,606.46	0.00
11/01/2014	3,838.65			Monthly payment	05/01/2009	271,512.33						746,256.13	0.00	-53,024.02	12,606.46	0.00
11/04/2014			150.00	Attorney's fees	05/01/2009	271,512.33				150.00		746,256.13	0.00	-53,024.02	12,756.46	0.00
11/05/2014			165.00	Attorney's fees	05/01/2009	271,512.33				165.00		746,256.13	0.00	-53,024.02	12,921.46	0.00
12/01/2014	3,838.65			Monthly payment	05/01/2009	275,350.98						746,256.13	0.00	-53,024.02	12,921.46	0.00
12/22/2014			1,495.57	City tax disbursement	05/01/2009	275,350.98	0.00	0.00	-1,495.57		0.00	746,256.13	0.00	-54,519.59	12,921.46	0.00
12/31/2014		4.30		Interest on Escrow deposit	05/01/2009	275,350.98	0.00	0.00	4.30		0.00	746,256.13	0.00	-54,515.29	12,921.46	0.00
01/01/2015	3,838.65			Monthly payment	05/01/2009	279,189.63						746,256.13	0.00	-54,515.29	12,921.46	0.00
01/13/2015			150.00	Attorney's fees	05/01/2009	279,189.63				150.00		746,256.13	0.00	-54,515.29	13,071.46	0.00
01/13/2015			165.00	Attorney's fees	05/01/2009	279,189.63				165.00		746,256.13	0.00	-54,515.29	13,236.46	0.00
01/14/2015			300.00	Attorney's fees	05/01/2009	279,189.63				300.00		746,256.13	0.00	-54,515.29	13,536.46	0.00
02/01/2015	3,838.65			Monthly payment	05/01/2009	283,028.28						746,256.13	0.00	-54,515.29	13,536.46	0.00
03/01/2015	3,838.65			Monthly payment	05/01/2009	286,866.93						746,256.13	0.00	-54,515.29	13,536.46	0.00
03/02/2015			45.00	Attorney's fees	05/01/2009	286,866.93				45.00		746,256.13	0.00	-54,515.29	13,581.46	0.00
03/10/2015			30.00	Attorney's fees	05/01/2009	286,866.93				30.00		746,256.13	0.00	-54,515.29	13,611.46	0.00
03/12/2015			1,495.57	City tax disbursement	05/01/2009	286,866.93	0.00	0.00	-1,495.57		0.00	746,256.13	0.00	-56,010.86	13,611.46	0.00
03/18/2015			15.00	Attorney's fees	05/01/2009	286,866.93				15.00		746,256.13	0.00	-56,010.86	13,626.46	0.00
03/20/2015			90.00	Attorney's fees	05/01/2009	286,866.93				90.00		746,256.13	0.00	-56,010.86	13,716.46	0.00
03/24/2015			45.00	Attorney's fees	05/01/2009	286,866.93				45.00		746,256.13	0.00	-56,010.86	13,761.46	0.00
03/31/2015		4.21		Interest on Escrow deposit	05/01/2009	286,866.93	0.00	0.00	4.21		0.00	746,256.13	0.00	-56,006.65	13,761.46	0.00
04/01/2015	3,838.65			Monthly payment	05/01/2009	290,705.58						746,256.13	0.00	-56,006.65	13,761.46	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
04/21/2015			4,288.00	Hazard Insurance Disbursement	05/01/2009	290,705.58	0.00	0.00	-4,288.00		0.00	746,256.13	0.00	-60,294.65	13,761.46	0.00
05/01/2015	3,838.65			Monthly payment	05/01/2009	294,544.23						746,256.13	0.00	-60,294.65	13,761.46	0.00
06/01/2015	3,838.65			Monthly payment	05/01/2009	298,382.88						746,256.13	0.00	-60,294.65	13,761.46	0.00
06/19/2015			1,588.06	City tax disbursement	05/01/2009	298,382.88	0.00	0.00	-1,588.06		0.00	746,256.13	0.00	-61,882.71	13,761.46	0.00
06/30/2015		4.25		Interest on Escrow deposit	05/01/2009	298,382.88	0.00	0.00	4.25		0.00	746,256.13	0.00	-61,878.46	13,761.46	0.00
07/01/2015	3,838.65			Monthly payment	05/01/2009	302,221.53						746,256.13	0.00	-61,878.46	13,761.46	0.00
08/01/2015	3,838.65			Monthly payment	05/01/2009	306,060.18						746,256.13	0.00	-61,878.46	13,761.46	0.00
09/01/2015	3,838.65			Monthly payment	05/01/2009	309,898.83						746,256.13	0.00	-61,878.46	13,761.46	0.00
09/15/2015			1,588.06	City tax disbursement	05/01/2009	309,898.83	0.00	0.00	-1,588.06		0.00	746,256.13	0.00	-63,466.52	13,761.46	0.00
09/30/2015		4.30		Interest on Escrow deposit	05/01/2009	309,898.83	0.00	0.00	4.30		0.00	746,256.13	0.00	-63,462.22	13,761.46	0.00
10/01/2015	3,838.65			Monthly payment	05/01/2009	313,737.48						746,256.13	0.00	-63,462.22	13,761.46	0.00
11/01/2015	3,838.65			Monthly payment	05/01/2009	317,576.13						746,256.13	0.00	-63,462.22	13,761.46	0.00
12/01/2015	3,838.65			Monthly payment	05/01/2009	321,414.78						746,256.13	0.00	-63,462.22	13,761.46	0.00
12/14/2015		0.00		Non-Cash Balance Adj	05/01/2009	260,237.56	0.00	0.00	0.00		0.00	746,256.13	0.00	-63,462.22	13,761.46	0.00
12/14/2015			-1,212.60	Late Charge	07/01/2010	260,237.56				-1,212.60		746,256.13	0.00	-63,462.22	12,548.86	0.00
12/16/2015			-180.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-180.00	0.00	746,256.13	0.00	-63,462.22	12,368.86	0.00
12/16/2015			-45.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-45.00	0.00	746,256.13	0.00	-63,462.22	12,323.86	0.00
12/16/2015			-615.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-615.00	0.00	746,256.13	0.00	-63,462.22	11,708.86	0.00
12/16/2015			-315.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-315.00	0.00	746,256.13	0.00	-63,462.22	11,393.86	0.00
12/16/2015			-345.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-345.00	0.00	746,256.13	0.00	-63,462.22	11,048.86	0.00
12/16/2015			-30.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-30.00	0.00	746,256.13	0.00	-63,462.22	11,018.86	0.00
12/16/2015			-930.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-930.00	0.00	746,256.13	0.00	-63,462.22	10,088.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
12/16/2015			-350.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-350.00	0.00	746,256.13	0.00	-63,462.22	9,738.86	0.00
12/16/2015			-50.00	Foreclosure service fees (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-50.00	0.00	746,256.13	0.00	-63,462.22	9,688.86	0.00
12/16/2015			-350.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-350.00	0.00	746,256.13	0.00	-63,462.22	9,338.86	0.00
12/16/2015			-790.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-790.00	0.00	746,256.13	0.00	-63,462.22	8,548.86	0.00
12/16/2015			-350.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-350.00	0.00	746,256.13	0.00	-63,462.22	8,198.86	0.00
12/16/2015			-395.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-395.00	0.00	746,256.13	0.00	-63,462.22	7,803.86	0.00
12/16/2015			-250.00	Attorney costs (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-250.00	0.00	746,256.13	0.00	-63,462.22	7,553.86	0.00
12/16/2015			-395.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-395.00	0.00	746,256.13	0.00	-63,462.22	7,158.86	0.00
12/16/2015			-395.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-395.00	0.00	746,256.13	0.00	-63,462.22	6,763.86	0.00
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	6,728.86	0.00
12/16/2015			-750.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-750.00	0.00	746,256.13	0.00	-63,462.22	5,978.86	0.00
12/16/2015			-95.00	Appraisal/broker's price opinion fees	07/01/2010	260,237.56	0.00	0.00	0.00	-95.00	0.00	746,256.13	0.00	-63,462.22	5,883.86	0.00
12/16/2015			-485.00	Title costs	07/01/2010	260,237.56	0.00	0.00	0.00	-485.00	0.00	746,256.13	0.00	-63,462.22	5,398.86	0.00
12/16/2015			-35.00	Recording fees	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	5,363.86	0.00
12/16/2015			-895.00	Foreclosure service fees (Other)	07/01/2010	260,237.56	0.00	0.00	0.00	-895.00	0.00	746,256.13	0.00	-63,462.22	4,468.86	0.00
12/16/2015			-210.00	Filing fees and court costs	07/01/2010	260,237.56	0.00	0.00	0.00	-210.00	0.00	746,256.13	0.00	-63,462.22	4,258.86	0.00
12/16/2015			-1,400.00	Attorney's fees	07/01/2010	260,237.56	0.00	0.00	0.00	-1,400.00	0.00	746,256.13	0.00	-63,462.22	2,858.86	0.00
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	2,823.86	0.00
12/16/2015			-95.00	Appraisal/broker's price opinion fees	07/01/2010	260,237.56	0.00	0.00	0.00	-95.00	0.00	746,256.13	0.00	-63,462.22	2,728.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	2,693.86	0.00
12/16/2015			-35.00	Trip charge (Property preservation expenses)	07/01/2010	260,237.56	0.00	0.00	0.00	-35.00	0.00	746,256.13	0.00	-63,462.22	2,658.86	0.00
12/17/2015			1,653.88	City tax disbursement	07/01/2010	260,237.56	0.00	0.00	-1,653.88		0.00	746,256.13	0.00	-65,116.10	2,658.86	0.00
12/24/2015			300.00	Attorney's fees	07/01/2010	260,237.56				300.00		746,256.13	0.00	-65,116.10	2,958.86	0.00
12/31/2015		4.30		Interest on Escrow deposit	07/01/2010	260,237.56	0.00	0.00	4.30		0.00	746,256.13	0.00	-65,111.80	2,958.86	0.00
01/01/2016	3,838.65			Monthly payment	07/01/2010	264,076.21						746,256.13	0.00	-65,111.80	2,958.86	0.00
02/01/2016	4,451.72			Monthly payment	07/01/2010	268,527.93						746,256.13	0.00	-65,111.80	2,958.86	0.00
02/04/2016			486.00	Title costs	07/01/2010	268,527.93				486.00		746,256.13	0.00	-65,111.80	3,444.86	0.00
02/04/2016			1,050.00	Attorney's fees	07/01/2010	268,527.93				1,050.00		746,256.13	0.00	-65,111.80	4,494.86	0.00
03/01/2016	4,451.72			Monthly payment	07/01/2010	272,979.65						746,256.13	0.00	-65,111.80	4,494.86	0.00
03/17/2016			1,653.88	City tax disbursement	07/01/2010	272,979.65	0.00	0.00	-1,653.88		0.00	746,256.13	0.00	-66,765.68	4,494.86	0.00
03/31/2016		4.25		Interest on Escrow deposit	07/01/2010	272,979.65	0.00	0.00	4.25		0.00	746,256.13	0.00	-66,761.43	4,494.86	0.00
04/01/2016	4,451.72			Monthly payment	07/01/2010	277,431.37						746,256.13	0.00	-66,761.43	4,494.86	0.00
04/07/2016			400.00	Filing fees and court costs	07/01/2010	277,431.37				400.00		746,256.13	0.00	-66,761.43	4,894.86	0.00
04/07/2016			35.00	Recording fees	07/01/2010	277,431.37				35.00		746,256.13	0.00	-66,761.43	4,929.86	0.00
04/21/2016			4,094.00	Hazard Insurance Disbursement	07/01/2010	277,431.37	0.00	0.00	-4,094.00		0.00	746,256.13	0.00	-70,855.43	4,929.86	0.00
04/22/2016			700.00	Attorney's fees	07/01/2010	277,431.37				700.00		746,256.13	0.00	-70,855.43	5,629.86	0.00
05/01/2016	4,451.72			Monthly payment	07/01/2010	281,883.09						746,256.13	0.00	-70,855.43	5,629.86	0.00
06/01/2016	4,451.72			Monthly payment	07/01/2010	286,334.81						746,256.13	0.00	-70,855.43	5,629.86	0.00
06/20/2016			1,677.73	City tax disbursement	07/01/2010	286,334.81	0.00	0.00	-1,677.73		0.00	746,256.13	0.00	-72,533.16	5,629.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
06/30/2016		4.26		Interest on Escrow deposit	07/01/2010	286,334.81	0.00	0.00	4.26		0.00	746,256.13	0.00	-72,528.90	5,629.86	0.00
07/01/2016	4,451.72			Monthly payment	07/01/2010	290,786.53						746,256.13	0.00	-72,528.90	5,629.86	0.00
07/11/2016			700.00	Attorney's fees	07/01/2010	290,786.53				700.00		746,256.13	0.00	-72,528.90	6,329.86	0.00
08/01/2016	4,451.72			Monthly payment	07/01/2010	295,238.25						746,256.13	0.00	-72,528.90	6,329.86	0.00
08/11/2016			95.00	Filing fees and court costs	07/01/2010	295,238.25				95.00		746,256.13	0.00	-72,528.90	6,424.86	0.00
08/22/2016			35.00	Recording fees	07/01/2010	295,238.25				35.00		746,256.13	0.00	-72,528.90	6,459.86	0.00
09/01/2016	4,451.72			Monthly payment	07/01/2010	299,689.97						746,256.13	0.00	-72,528.90	6,459.86	0.00
09/21/2016			1,015.00	Attorney's fees	07/01/2010	299,689.97				1,015.00		746,256.13	0.00	-72,528.90	7,474.86	0.00
09/22/2016			1,677.73	City tax disbursement	07/01/2010	299,689.97	0.00	0.00	-1,677.73		0.00	746,256.13	0.00	-74,206.63	7,474.86	0.00
09/30/2016		4.30		Interest on Escrow deposit	07/01/2010	299,689.97	0.00	0.00	4.30		0.00	746,256.13	0.00	-74,202.33	7,474.86	0.00
10/01/2016	4,451.72			Monthly payment	07/01/2010	304,141.69						746,256.13	0.00	-74,202.33	7,474.86	0.00
11/01/2016	4,476.89			Monthly payment	07/01/2010	308,618.58						746,256.13	0.00	-74,202.33	7,474.86	0.00
12/01/2016	4,476.89			Monthly payment	07/01/2010	313,095.47						746,256.13	0.00	-74,202.33	7,474.86	0.00
12/28/2016			1,752.71	City tax disbursement	07/01/2010	313,095.47	0.00	0.00	-1,752.71		0.00	746,256.13	0.00	-75,955.04	7,474.86	0.00
12/30/2016		4.30		Interest on Escrow deposit	07/01/2010	313,095.47	0.00	0.00	4.30		0.00	746,256.13	0.00	-75,950.74	7,474.86	0.00
01/01/2017	4,476.89			Monthly payment	07/01/2010	317,572.36						746,256.13	0.00	-75,950.74	7,474.86	0.00
02/01/2017	4,711.82			Monthly payment	07/01/2010	322,284.18						746,256.13	0.00	-75,950.74	7,474.86	0.00
03/01/2017	4,711.82			Monthly payment	07/01/2010	326,996.00						746,256.13	0.00	-75,950.74	7,474.86	0.00
03/17/2017			1,752.71	City tax disbursement	07/01/2010	326,996.00	0.00	0.00	-1,752.71		0.00	746,256.13	0.00	-77,703.45	7,474.86	0.00
03/31/2017		4.20		Interest on Escrow deposit	07/01/2010	326,996.00	0.00	0.00	4.20		0.00	746,256.13	0.00	-77,699.25	7,474.86	0.00
04/01/2017	4,711.82			Monthly payment	07/01/2010	331,707.82						746,256.13	0.00	-77,699.25	7,474.86	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
04/20/2017			3,540.00	Hazard Insurance Disbursement	07/01/2010	331,707.82	0.00	0.00	-3,540.00		0.00	746,256.13	0.00	-81,239.25	7,474.86	0.00
05/01/2017	4,711.82			Monthly payment	07/01/2010	336,419.64						746,256.13	0.00	-81,239.25	7,474.86	0.00
05/31/2017			45.00	Filing fees and court costs	07/01/2010	336,419.64				45.00		746,256.13	0.00	-81,239.25	7,519.86	0.00
06/01/2017	4,711.82			Monthly payment	07/01/2010	341,131.46						746,256.13	0.00	-81,239.25	7,519.86	0.00
06/20/2017			1,777.35	City tax disbursement	07/01/2010	341,131.46	0.00	0.00	-1,777.35		0.00	746,256.13	0.00	-83,016.60	7,519.86	0.00
06/30/2017		4.26		Interest on Escrow deposit	07/01/2010	341,131.46	0.00	0.00	4.26		0.00	746,256.13	0.00	-83,012.34	7,519.86	0.00
07/01/2017	4,711.82			Monthly payment	07/01/2010	345,843.28						746,256.13	0.00	-83,012.34	7,519.86	0.00
08/01/2017	4,711.82			Monthly payment	07/01/2010	350,555.10						746,256.13	0.00	-83,012.34	7,519.86	0.00
09/01/2017	4,711.82			Monthly payment	07/01/2010	355,266.92						746,256.13	0.00	-83,012.34	7,519.86	0.00
09/15/2017			1,777.35	City tax disbursement	07/01/2010	355,266.92	0.00	0.00	-1,777.35		0.00	746,256.13	0.00	-84,789.69	7,519.86	0.00
09/29/2017		4.25		Interest on Escrow deposit	07/01/2010	355,266.92	0.00	0.00	4.25		0.00	746,256.13	0.00	-84,785.44	7,519.86	0.00
10/01/2017	4,711.82			Monthly payment	07/01/2010	359,978.74						746,256.13	0.00	-84,785.44	7,519.86	0.00
11/01/2017	4,698.72			Monthly payment	07/01/2010	364,677.46						746,256.13	0.00	-84,785.44	7,519.86	0.00
11/01/2017			750.00	Attorney's fees	07/01/2010	364,677.46				750.00		746,256.13	0.00	-84,785.44	8,269.86	0.00
12/01/2017	4,698.72			Monthly payment	07/01/2010	369,376.18						746,256.13	0.00	-84,785.44	8,269.86	0.00
12/18/2017			1,847.40	City tax disbursement	07/01/2010	369,376.18	0.00	0.00	-1,847.40		0.00	746,256.13	0.00	-86,632.84	8,269.86	0.00
12/29/2017		4.35		Interest on Escrow deposit	07/01/2010	369,376.18	0.00	0.00	4.35		0.00	746,256.13	0.00	-86,628.49	8,269.86	0.00
01/01/2018	4,698.72			Monthly payment	07/01/2010	374,074.90						746,256.13	0.00	-86,628.49	8,269.86	0.00
02/01/2018	4,775.27			Monthly payment	07/01/2010	378,850.17						746,256.13	0.00	-86,628.49	8,269.86	0.00
03/01/2018	4,775.27			Monthly payment	07/01/2010	383,625.44						746,256.13	0.00	-86,628.49	8,269.86	0.00
03/15/2018			1,847.40	City tax disbursement	07/01/2010	383,625.44	0.00	0.00	-1,847.40		0.00	746,256.13	0.00	-88,475.89	8,269.86	0.00

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/30/2018		4.16		Interest on Escrow deposit	07/01/2010	383,625.44	0.00	0.00	4.16		0.00	746,256.13	0.00	-88,471.73	8,269.86	0.00
04/01/2018	4,775.27			Monthly payment	07/01/2010	388,400.71						746,256.13	0.00	-88,471.73	8,269.86	0.00
04/20/2018			3,236.00	Hazard Insurance Disbursement	07/01/2010	388,400.71	0.00	0.00	-3,236.00		0.00	746,256.13	0.00	-91,707.73	8,269.86	0.00
05/01/2018	4,775.27			Monthly payment	07/01/2010	393,175.98						746,256.13	0.00	-91,707.73	8,269.86	0.00
05/11/2018			45.00	Filing fees and court costs	07/01/2010	393,175.98				45.00		746,256.13	0.00	-91,707.73	8,314.86	0.00
06/01/2018	4,775.27			Monthly payment	07/01/2010	397,951.25						746,256.13	0.00	-91,707.73	8,314.86	0.00
06/22/2018			1,817.27	City tax disbursement	07/01/2010	397,951.25	0.00	0.00	-1,817.27		0.00	746,256.13	0.00	-93,525.00	8,314.86	0.00
06/29/2018		4.26		Interest on Escrow deposit	07/01/2010	397,951.25	0.00	0.00	4.26		0.00	746,256.13	0.00	-93,520.74	8,314.86	0.00
07/01/2018	4,775.27			Monthly payment	07/01/2010	402,726.52						746,256.13	0.00	-93,520.74	8,314.86	0.00
08/01/2018	4,775.27			Monthly payment	07/01/2010	407,501.79						746,256.13	0.00	-93,520.74	8,314.86	0.00
09/01/2018	4,775.27			Monthly payment	07/01/2010	412,277.06						746,256.13	0.00	-93,520.74	8,314.86	0.00
09/17/2018			1,817.27	City tax disbursement	07/01/2010	412,277.06	0.00	0.00	-1,817.27		0.00	746,256.13	0.00	-95,338.01	8,314.86	0.00
09/28/2018		4.25		Interest on Escrow deposit	07/01/2010	412,277.06	0.00	0.00	4.25		0.00	746,256.13	0.00	-95,333.76	8,314.86	0.00
10/01/2018	4,775.27			Monthly payment	07/01/2010	417,052.33						746,256.13	0.00	-95,333.76	8,314.86	0.00
11/01/2018	4,769.05			Monthly payment	07/01/2010	421,821.38						746,256.13	0.00	-95,333.76	8,314.86	0.00
11/08/2018			250.00	Attorney's fees	07/01/2010	421,821.38				250.00		746,256.13	0.00	-95,333.76	8,564.86	0.00
12/01/2018	4,769.05			Monthly payment	07/01/2010	426,590.43						746,256.13	0.00	-95,333.76	8,564.86	0.00
12/20/2018			1,912.47	City tax disbursement	07/01/2010	426,590.43	0.00	0.00	-1,912.47		0.00	746,256.13	0.00	-97,246.23	8,564.86	0.00
12/31/2018		4.39		Interest on Escrow deposit	07/01/2010	426,590.43	0.00	0.00	4.39		0.00	746,256.13	0.00	-97,241.84	8,564.86	0.00
01/01/2019	4,769.05			Monthly payment	07/01/2010	431,359.48						746,256.13	0.00	-97,241.84	8,564.86	0.00
02/01/2019	5,145.33			Monthly payment	07/01/2010	436,504.81						746,256.13	0.00	-97,241.84	8,564.86	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number:1-19-43516-ess

Debtor 1:MICHAEL KRICHEVSKY

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/01/2019	5,145.33			Monthly payment	07/01/2010	441,650.14						746,256.13	0.00	-97,241.84	8,564.86	0.00
03/19/2019			1,912.47	City tax disbursement	07/01/2010	441,650.14	0.00	0.00	-1,912.47		0.00	746,256.13	0.00	-99,154.31	8,564.86	0.00
03/29/2019		4.12		Interest on Escrow deposit	07/01/2010	441,650.14	0.00	0.00	4.12		0.00	746,256.13	0.00	-99,150.19	8,564.86	0.00
04/01/2019	5,145.33			Monthly payment	07/01/2010	446,795.47						746,256.13	0.00	-99,150.19	8,564.86	0.00
04/23/2019			3,223.00	Hazard Insurance Disbursement	07/01/2010	446,795.47	0.00	0.00	-3,223.00		0.00	746,256.13	0.00	-102,373.19	8,564.86	0.00
05/01/2019	5,145.33			Monthly payment	07/01/2010	451,940.80						746,256.13	0.00	-102,373.19	8,564.86	0.00
06/01/2019	5,145.33			Monthly payment	07/01/2010	457,086.13						746,256.13	0.00	-102,373.19	8,564.86	0.00
06/06/2019				Bankruptcy Filed	07/01/2010	457,086.13						746,256.13	0.00	-102,373.19	8,564.86	0.00

Addendum Page

Basis for asserting that the applicable party has the right to foreclose: Debtor(s) executed a promissory note secured by a mortgage, deed of trust, or security deed. The Promissory note is either made payable to creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or beneficiary or the assignee of the mortgage, deed of trust, or security deed.

Additional Disclaimers (where applicable)

410

Part 2: Question 9-Describe contains the property address and may contain a description for "Other".

410A

Part 1:

Full creditor name cannot be displayed due to space limitation, see 410 part 1.1 for full name.

Part 2:

Principal Balance is from Part 5, Column M as of the Bankruptcy File Date.

Interest Due is the interest due as of the Bankruptcy File Date.

Fees, costs due is from Part 5, Column P as of the Bankruptcy File Date and includes any outstanding fees (i.e. late charges, property inspections) and cost (i.e. attorney costs), also included are corporate advances (i.e. tax, insurance) for non-escrowed loans as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow deficiency for funds advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Other includes any applicable Private Mortgage Insurance, other Optional Products (i.e. A & H, Life) or Deferred Interest, where applicable, due as of the Bankruptcy File Date. This line was added to ensure transparency.

Less Total Funds on hand is the total of Part 5, Column O (if positive balance) and Q as of the Bankruptcy File Date.

Total Debt not to be used for payoff purposes.

Part 3:

Principal and Interest is the principal and interest portion of Part 5, Column G, as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition principal and interest amounts).

Pre-Petition Fees Due is from Part 5, Column P as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow Deficiency for Funds Advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Projected Escrow Shortage is the Escrow Required from the escrow analysis minus a positive escrow balance as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition escrow amounts).

Other includes any applicable Optional Products (i.e. A & H, Life) due as of the bankruptcy file date. This line was added to ensure transparency. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition Optional Product amounts).

Less Funds on Hand is from Part 5, column Q as of the Bankruptcy File Date.

Part 4:

Optional Products includes any applicable optional products (i.e. A & H, Life) due as of the Bankruptcy File Date. This line was added to ensure transparency.

(*)This disclaimer has been added to the form to explain that the monthly payment amount may change periodically throughout the life of the loan.

Part 5:

If any of the transactions in the loan payment history contain amounts for optional products, the amount for that product will be reflected in either the Contractual payment amount or the Funds Received amount, and will be applied in those amounts. It will also be reflected in column G as described below.

Column G In addition to the items listed, this also includes any past due PMI or optional products (i.e. A & H, Life) amounts, as applicable. Optional product (i.e. A & H, Life) amounts will not be included in columns H-Q due to no appropriate column heading for this type of transaction.

Column J includes taxes, insurance and MIP/PMI as applicable.

Column N will only be populated if the loan is Daily Simple Interest or if Deferred Interest exists on the account.

Column O includes taxes, insurance and MIP/PMI as applicable.

This amended POC is being filed to attach a document missing or unavailable when the previous claim was filed.



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

MICHAEL KRICHEVSKY
4221 ATLANTIC AVENUE
BROOKLYN NY 11224

Escrow Review Statement

For informational purposes only

Statement Date: June 12, 2019
Loan number: [REDACTED]
Property address:
4221 ATLANTIC AVENUE
BROOKLYN NY 11224-1023

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be equal to the required minimum balance.
- **Payments:** As of the **July 1, 2019** payment, the contractual portion of the escrow payment **increases**.

The account balance is sufficient. Our review shows no projected shortage or overage.

Part 1 - Mortgage payment

New Payment

The new total payment will be **\$5,170.58**

	Previous payment through 06/01/2019 payment date	New payment beginning with the 07/01/2019 payment
Principal and/or interest	\$4,268.21	\$4,268.21
Escrow payment	\$877.12	\$902.37
Total payment amount	\$5,145.33	\$5,170.58

Note: If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

No action required

Starting **July 1, 2019** the new contractual payment amount will be **\$5,170.58**

See Page 2 for additional details.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$7,047.94. For the coming year, we expect the amount paid from escrow to be \$10,828.42.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	11/16 - 10/17 (Actual)	11/17 - 10/18 (Actual)	11/18 - 06/19 (Actual)	07/19 - 06/20 (Projected)	# of months	New monthly escrow amount
Property taxes	\$7,060.12	\$7,329.34	\$3,824.94	\$7,605.42	÷ 12	= \$633.79
Property insurance	\$3,540.00	\$3,236.00	\$3,223.00	\$3,223.00	÷ 12	= \$268.58
Total taxes and insurance	\$10,600.12	\$10,565.34	\$7,047.94	\$10,828.42	÷ 12	= \$902.37
Escrow shortage	\$15,547.19	\$0.00	\$0.00	\$0.00		
Total escrow	\$26,147.31	\$10,565.34	\$7,047.94	\$10,828.42		\$902.37

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2020		-\$45,468.60	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment [†]	+	\$47,273.34	
Minimum balance for the escrow account [†]	-	\$1,804.74	(Calculated as: \$902.37 X 2 months)
Escrow overage/shortage	=	\$0.00	(escrow balance is sufficient)

[†]This adjustment of \$47,273.34, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

[†]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Act now - purchase your own insurance policy

Our records show that the insurance policy was obtained by Wells Fargo. Please understand that this policy only covers the structure and/or improvements, but does not cover liability or any personal property. For this reason, consider purchasing a policy of your choosing - it may lower the costs and give options for more coverage. If you sent us proof of a purchased policy, please disregard this message. If you have questions or are having trouble paying for the insurance policy, call us at the number on the first page of this statement.

You've received interest in the amount of \$8.51.

Part 3 - Escrow account projections

Escrow account projections from July, 2019 to June, 2020

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jun 2019			Starting balance	-\$45,468.62	\$1,804.72
Jul 2019	\$902.37	\$0.00		-\$44,566.25	\$2,707.09
Aug 2019	\$902.37	\$0.00		-\$43,663.88	\$3,609.46
Sep 2019	\$902.37	\$1,817.27	NYC DEP FIN(Q)BROO(W)(R)	-\$44,578.78	\$2,694.56
Oct 2019	\$902.37	\$0.00		-\$43,676.41	\$3,596.93
Nov 2019	\$902.37	\$0.00		-\$42,774.04	\$4,499.30
Dec 2019	\$902.37	\$1,912.47	NYC DEP FIN(Q)BROO(W)(R)	-\$43,784.14	\$3,489.20
Jan 2020	\$902.37	\$0.00		-\$42,881.77	\$4,391.57
Feb 2020	\$902.37	\$0.00		-\$41,979.40	\$5,293.94
Mar 2020	\$902.37	\$1,912.47	NYC DEP FIN(Q)BROO(W)(R)	-\$42,989.50	\$4,283.84
Apr 2020	\$902.37	\$3,223.00	AMERICAN SECURITY GROUP	-\$45,310.13	\$1,963.21
May 2020	\$902.37	\$0.00		-\$44,407.76	\$2,865.58
Jun 2020	\$902.37	\$1,963.21	NYC DEP FIN(Q)BROO(W)(R)	-\$45,468.60	\$1,804.74
Totals	\$10,828.44	\$10,828.42			

Part 4 - Escrow account history

Escrow account activity from November, 2018 to June, 2019

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Nov 2018							Starting Balance	-\$95,333.76	\$3,485.35	-\$98,819.11
Nov 2018	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$95,333.76	\$4,362.47	-\$99,696.23
Dec 2018	\$4.39	\$877.12	-\$872.73	\$1,912.47	\$1,847.40	\$65.07	NYC DEP FIN(Q)BROO(W)(R)	-\$97,241.84	\$3,392.19	-\$100,634.0
Jan 2019	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$97,241.84	\$4,269.31	-\$101,511.15
Feb 2019	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$97,241.84	\$5,146.43	-\$102,388.2
Mar 2019	\$4.12	\$877.12	-\$873.00	\$1,912.47	\$1,847.40	\$65.07	NYC DEP FIN(Q)BROO(W)(R)	-\$99,150.19	\$4,176.15	-\$103,326.3
Apr 2019	\$0.00	\$877.12	-\$877.12	\$3,223.00	\$3,236.00	-\$13.00	AMERICAN SECURITY GROUP	-\$102,373.1	\$1,817.27	-\$104,190.4
May 2019	\$0.00	\$877.12	-\$877.12	\$0.00	\$0.00	\$0.00		-\$102,373.1	\$2,694.39	-\$105,067.5
Jun 2019 (estimate)	\$58,867.78	\$877.12	\$57,990.66	\$1,963.21	\$1,817.27	\$145.94	NYC DEP FIN(Q)BROO(W)(R)	-\$45,468.62	\$1,754.24	-\$47,222.86
Totals	\$58,876.29	\$7,016.96	\$51,859.33	\$9,011.15	\$8,748.07	\$263.08				



New York escrow account disclosures

Following are required escrow account disclosures for customers with properties in New York.

1. We established an escrow account for the payment of real estate property taxes and/or property insurance premiums. If an escrow account is required, New York law requires us to disclose the following information.

We are obligated to make all payments for taxes and property insurance for which a real property escrow account is maintained. We are also responsible for making the payments in a timely manner, and for any penalties, interest and/or damages to you if the payments are late. We cannot impose any fees relating to the maintenance of the real property tax escrow account.

You are obligated to pay one twelfth (1/12) of the annual property insurance premium and annual real estate tax payment each month to us. We in turn deposit your payments into an escrow account. If there is a deficiency or surplus in the account, a greater or lesser amount may be required from you. We maintain all real property escrow account funds in a banking institution whose deposits are insured by a federal agency.

In the event that you receive a real property insurance premium notice from your insurer, you are obligated to promptly transmit the premium notice to us or our agent as may be designated in writing by us for payment. Failure to do so may jeopardize your insurance coverage and may excuse us from liability for failure to timely make such real property insurance payments.

2. You can reach out to the New York State Department of Financial Services to file a complaint about your mortgage servicer. You can get information by calling the department's Consumer Assistance Unit at 1-800-342-3736. Or visit www.dfs.ny.gov.



Wells Fargo Home Mortgage
One Home Campus
Des Moines, IA 50328-0001

Loan number:

[REDACTED]

Transaction Description	Date Applied	Escrow Disbursement(s):	Escrow Receipt(s):	Escrow Account Balance
Account History Range	06/06/18 - 06/06/19			
Starting Balance	5/16/2018			(\$91,707.73)
City Tax	Jun 2018	(\$1,817.27)		(\$93,525.00)
Interest on Escrow	Jun 2018		\$4.26	(\$93,520.74)
City Tax	Sep 2018	(\$1,817.27)		(\$95,338.01)
Interest on Escrow	Sep 2018		\$4.25	(\$95,333.76)
City Tax	Dec 2018	(\$1,912.47)		(\$97,246.23)
Interest on Escrow	Dec 2018		\$4.39	(\$97,241.84)
City Tax	Mar 2019	(\$1,912.47)		(\$99,154.31)
Interest on Escrow	Mar 2019		\$4.12	(\$99,150.19)
Hazard Insurance	Apr 2019	(\$3,223.00)		(\$102,373.19)
Ending Totals/Balances		(\$10,682.48)	\$17.02	(\$102,373.19)
Bankruptcy filed	6/6/2019			

INITIAL INTERESTSM ADJUSTABLE RATE NOTE

(1-Year LIBOR Index - Rate Caps)

(Assumable after Initial Period)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

DECEMBER 14, 2005 BROOKLYN, NEW YORK
[Date] [City] [State]
4221 ATLANTIC AVENUE
BROOKLYN, NEW YORK 11224
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 747,600.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is FAIRMONT FUNDING LTD, A NEW YORK CORPORATION

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.500 %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will make a payment every month on the first day of the month beginning on FEBRUARY 01, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and if the payment consists of both principal and interest, it will be applied to interest before Principal. If, on JANUARY 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 1333 60TH STREET, 2ND FLOOR
BROOKLYN, NEW YORK 11219

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Before the first fully amortizing principal and interest payment due date stated in subsection (C) below (the "First P&I Payment Due Date"), my monthly payments will be only for the interest due on the unpaid principal of this Note.

Each of my initial monthly payments will be in the amount of U.S. \$ 4,049.50. This amount may change in accordance with subsection (C) below.

(C) Monthly Payment Changes

The First P&I Payment Due Date is the first day of FEBRUARY, 2011.

LOAN NO.:

MIN NO.:

Initials MC

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family -

Freddie Mac UNIFORM INSTRUMENT

DOCPREP SERVICES, INC. FORM - MS5537N-8604

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ORIGINAL

Prior to the First P&I Payment Due Date, my monthly payment may change to reflect changes in the interest rate I must pay in accordance with Section 4 of this Note or to reflect changes in the unpaid principal of my loan in accordance with Section 5 of this Note. Beginning with the First P&I Payment Due Date my monthly payment will change to an amount sufficient to repay the principal and interest at the rate described in Section 4 of this Note.

Before the effective date of any change in my monthly payment, the Note Holder will deliver or mail to me a notice of the change in accordance with Section 8 of this Note. The notice will include the title and telephone number of a person who will answer any question I may have regarding the notice.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Interest Change Dates

The interest rate I will pay may change on the first day of JANUARY, 2011, and may change on that day every 12th month thereafter. Each date on which my interest rate could change is called an "Interest Change Date."

(B) The Index

Beginning with the first Interest Change Date, my interest rate will be based on an Index. The "Index" is the one-year London Interbank Offered Rate ("LIBOR") which is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market, as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before each Interest Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Interest Change Date, the Note Holder will calculate my new interest rate by adding TWO AND 250/1000 percentage point(s) (2.250 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Interest Change Date.

The Note Holder will then determine the amount of my monthly payment. For payment adjustments occurring before the First P&I Payment Due Date, my monthly payment will be the amount sufficient to repay all accrued interest each month on the unpaid principal balance at the new interest rate. For payment adjustments occurring on or after the First P&I Payment Due Date, my monthly payment will be an amount sufficient to repay the unpaid principal that I am expected to owe at the Interest Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Interest Change Date will not be greater than 11.500 % or less than 2.250 %. Thereafter, my interest rate will never be increased or decreased on any single Interest Change Date by more than TWO AND 000/1000 percentage point(s) (2.000 %) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 11.500 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Interest Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Interest Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

LOAN NO.:

MIN NO.:

Initials M K

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family - Freddie Mac UNIFORM INSTRUMENT

DOCPREP SERVICES, INC. FORM - MS5537N-8604

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees in writing to the changes.

If I make a partial Prepayment during the period ending with the due date of my last interest only monthly payment, my partial Prepayment will reduce the amount of my monthly payment. If I make a partial Prepayment after the last interest only monthly payment, my partial Prepayment may reduce the amount of my monthly payments beginning with the monthly payment due after the Interest Change Date following the partial Prepayment. After the first Interest Change Date, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 2.000 % of my overdue payment of interest during the period when my payment is interest only, and of principal and interest after that. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

LOAN NO.:

MIN NO.:

Initials M U

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family -

Freddie Mac UNIFORM INSTRUMENT

DOC PREP SERVICES, INC. FORM - MS537N-8604

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ORIGINAL

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Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

(A) UNTIL MY INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION 4 ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT IS DESCRIBED AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) AFTER MY INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION 4 ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT DESCRIBED IN SECTION 11(A) ABOVE SHALL THEN CEASE TO BE IN EFFECT, AND UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL INSTEAD BE DESCRIBED AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

LOAN NO.:

MIN NO.:

Initials *M K*

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE NOTE - 1-Year LIBOR Index (Assumable after Initial Period) - Single Family -

Freddie Mac UNIFORM INSTRUMENT

DOC PREP SERVICES, INC. FORM - MSS537N-8604

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ORIGINAL

Form 5537 5/04 (rev. 7/05)

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.




(Seal)
MICHAEL KRICHEVSKY
-Borrower

PAY TO THE ORDER OF **Wells Fargo Bank N.A.**

WITHOUT RECOURSE (Seal)
-Borrower

(Seal)
-Borrower

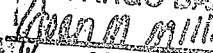
BY: 

Steven Rimmer, Sr. Vice President
Fairmont Funding, Ltd. (Seal)
-Borrower

(Seal)
-Borrower

**US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR BANC OF AMERICA
FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES (Sign Original Only)
SERIES 2006-F

U.S. Bank National Association as trustee for
holders of Banc of America Funding Corporation
Mortgage Pass-Through Certificates, Series
without recourse.

WITHOUT RECOURSE
PAY TO THE ORDER OF
**
WELLS FARGO BANK, N.A.
BY: 
Joan M. Mills, Vice President

U.S. Bank National Association as trustee for
holders of Banc of America Funding Corporation
Mortgage Pass-Through Certificates, Series
without recourse. 2006-F

Woods Oviatt Gilman LLP®
The art of representing people®

CERTIFICATION ATTACHMENT

DATE OF NOTE:

12/14/2005

ORIGINAL LOAN AMOUNT:

\$ 747,600.00

PROPERTY ADDRESS:

4221 Atlantic Avenue, Brooklyn, NY 11224

BORROWER NAME:

Michael Krichewsky

Pursuant to CPLR 2105 I have compared the attached document with the original and found it to be a true and complete copy. The reason this attachment is being used is because there is not enough room on the copy of the original to place said certification at the bottom thereof. This certification is intended to be used to comply with CPLR 2105, and subsequent case law, requiring that the certification be at the end of the document to be certified.

SIGNED:

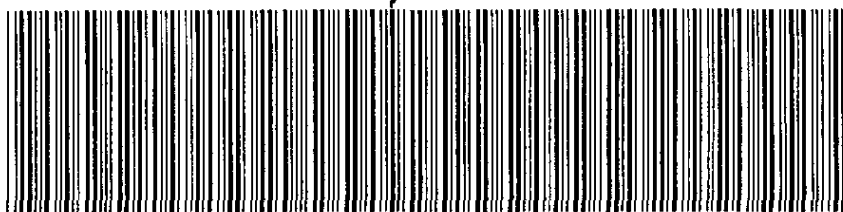
Miranda L. Sharlette 2/2/2016

NAME:

Miranda L. Sharlette

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

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2005121500204002001E1EFE
RECORDING AND ENDORSEMENT COVER PAGE
PAGE 1 OF 22
Document ID: 2005121500204002
Document Date: 12-14-2005
Preparation Date: 12-15-2005
Document Type: MORTGAGE
Document Page Count: 21
PRESENTER:

ATLANTIC LANDTITLE AND ABSTRACT, LTD.
5417 18TH AVENUE
BROOKLYN, NY 11204
718-331-6400
ATLANTICLTA@AOL.COM (AL2387K)

RETURN TO:

SMI-FAIRMONT FUNDING LTD
ATTENTION: LANIECE LAMELL
3910 KIRBY DRIVE SUITE 300
HOUSTON, TX 77098
Loan No. CS1848

PROPERTY DATA

Borough	Block	Lot	Unit	Address
BROOKLYN	7026	53	Entire Lot	4221 ATLANTIC AVENUE

Property Type: 1- 2 FAM WITH ATTCH GAR/OR VACANT LAND

CROSS REFERENCE DATA

CRFN _____ or Document ID _____ or _____ Year _____ Reel _____ Page _____ or File Number _____

PARTIES
MORTGAGER/BORROWER:

MICHAEL KRICHEVSKY
120 OCEANA DRIVE W.,
BROOKLYN, NY 11235

MORTGAGEE/LENDER:

FAIRMONT FUNDING LTD, A NEW YORK
CORPORATION
1333 60TH STREET
BROOKLYN, NY 11219

FEES AND TAXES

Mortgage		Recording Fee: \$	142.00
Mortgage Amount:	\$ 747,600.00	Affidavit Fee: \$	0.00
Taxable Mortgage Amount:	\$ 747,600.00	NYC Real Property Transfer Tax Filing Fee:	\$ 0.00
Exemption:			
TAXES: County (Basic):	\$ 3,738.00	NYS Real Estate Transfer Tax:	\$ 0.00
City (Additional):	\$ 8,410.50		
Spec (Additional):	\$ 0.00		
TASF:	\$ 1,869.00		
MTA:	\$ 2,242.80		
NYCTA:	\$ 0.00		
Additional MRT:	\$ 0.00		
TOTAL:	\$ 16,260.30		

**RECORDED OR FILED IN THE OFFICE
OF THE CITY REGISTER OF THE
CITY OF NEW YORK**

Recorded/Filed 12-21-2005 12:54

City Register File No.(CRFN):

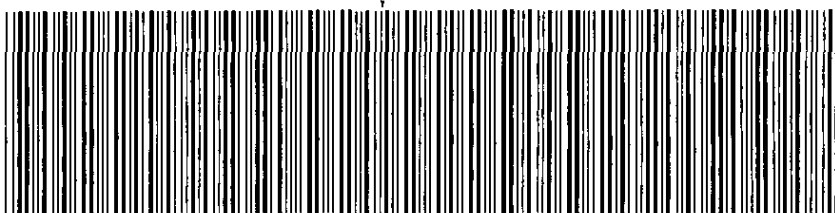
2005000701375


Annette McMill

City Register Official Signature

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

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2005121500204002001E1EFE

RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 22

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ATTENTION: LANIECE LAMELL
3910 KIRBY DRIVE SUITE 300
HOUSTON, TX 77098
Loan No. CS1848

PROPERTY DATA

Borough	Block	Lot	Unit	Address
BROOKLYN	7026	53	Entire Lot	4221 ATLANTIC AVENUE
Property Type: 1- 2 FAM WITH ATTCH GAR/OR VACANT LAND				

CROSS REFERENCE DATA

CRFN _____ or Document ID _____ or _____ Year _____ Reel _____ Page _____ or File Number _____

PARTIES

MORTGAGER/BORROWER:

MICHAEL KRICHEVSKY
120 OCEANA DRIVE W.,
BROOKLYN, NY 11235

MORTGAGEE/LENDER:

FAIRMONT FUNDING LTD, A NEW YORK
CORPORATION
1333 60TH STREET
BROOKLYN, NY 11219

FEES AND TAXES

Mortgage		Recording Fee: \$	142.00
Mortgage Amount:	\$ 747,600.00	Affidavit Fee: \$	0.00
Taxable Mortgage Amount:	\$ 747,600.00	NYC Real Property Transfer Tax Filing Fee:	
Exemption:		\$	0.00
TAXES: County (Basic):	\$ 3,738.00	NYS Real Estate Transfer Tax:	
City (Additional):	\$ 8,410.50	\$	0.00
Spec (Additional):	\$ 0.00		
TASF:	\$ 1,869.00		
MTA:	\$ 2,242.80		
NYCTA:	\$ 0.00		
Additional MRT:	\$ 0.00		
TOTAL:	\$ 16,260.30		

After Recording Return To:

SMI - FAIRMONT FUNDING LTD
ATTENTION: LANIECE LAMELL
3910 KIRBY DRIVE
SUITE 300
HOUSTON, TEXAS 77098

LOAN NO.:

ESCROW NO.:

TITLE NO.:

PARCEL NO.:

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

MIN NO.:

MORTGAGE

WORDS USED OFTEN IN THIS DOCUMENT

(A) "Security Instrument." This document, which is dated DECEMBER 14, 2005, together with all Riders to this document, will be called the "Security Instrument."

(B) "Borrower."

MICHAEL KRICHEVSKY,

whose address is 120 OCEANA DR W
BROOKLYN, NY 11235

sometimes will be called "Borrower" and sometimes simply "I" or "me."

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender."

FAIRMONT FUNDING LTD, A NEW YORK CORPORATION

will be called "Lender." Lender is a corporation or association which exists under the laws of NEW YORK, Lender's address is 1333 60TH STREET 2ND FLOOR; BROOKLYN, NEW YORK 11219

(E) "Note." The note signed by Borrower and dated DECEMBER 14, 2005, will be called the "Note." The Note states that I owe Lender

SEVEN HUNDRED FORTY SEVEN THOUSAND SIX HUNDRED AND 00/100
Dollars (U.S. \$ 747,600.00) plus interest and other amounts that may be payable. I have promised to pay this debt in Periodic Payments and to pay the debt in full by JANUARY 01, 2036.

(F) "Property." The property that is described below in the section titled "Description of the Property," will be called the "Property."

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(G) **"Loan."** The "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) **"Sums Secured."** The amounts described below in the section titled "Borrower's Transfer to Lender of Rights in the Property" sometimes will be called the "Sums Secured."

(I) **"Riders."** All Riders attached to this Security Instrument that are signed by Borrower will be called "Riders." The following Riders are to be signed by Borrower [check box as applicable]:

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Assumption Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Inter Vivos Trust Rider |
| <input type="checkbox"/> Other(s) [specify]: | | |

(J) **"Applicable Law."** All controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions will be called "Applicable Law."

(K) **"Community Association Dues, Fees and Assessments."** All dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization will be called "Community Association Dues, Fees and Assessments."

(L) **"Electronic Funds Transfer."** "Electronic Funds Transfer" means any transfer of money, other than by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Some common examples of an Electronic Funds Transfer are point-of-sale transfers (where a card such as an asset or debit card is used at a merchant), automated teller machine (or ATM) transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) **"Escrow Items."** Those items that are described in Section 3 will be called "Escrow Items."

(N) **"Miscellaneous Proceeds."** "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property, (iii) conveyance in lieu of condemnation or sale to avoid condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property. A taking of the Property by any governmental authority by eminent domain is known as "condemnation."

(O) **"Mortgage Insurance."** "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) **"Periodic Payment."** The regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 will be called "Periodic Payment."

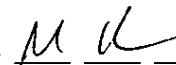
(Q) **"RESPA."** "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY

I mortgage, grant and convey the Property to MERS (solely as nominee for Lender and Lender's successors in interest) and its successors in interest subject to the terms of this Security Instrument. This means that, by signing this Security Instrument, I am giving Lender those rights that are stated in this Security Instrument and also those rights that Applicable Law gives to lenders who hold mortgages on real property. I am giving Lender these rights to protect Lender from possible losses that might result if I fail to:

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(A) Pay all the amounts that I owe Lender as stated in the Note including, but not limited to, all renewals, extensions and modifications of the Note;

(B) Pay, with interest, any amounts that Lender spends under this Security Instrument to protect the value of the Property and Lender's rights in the Property; and

(C) Keep all of my other promises and agreements under this Security Instrument and the Note.

I understand and agree that MERS holds only legal title to the rights granted by me in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right:

(A) to exercise any or all of those rights, including, but not limited to, the right to foreclose and sell the Property; and

(B) to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

DESCRIPTION OF THE PROPERTY

I give MERS (solely as nominee for Lender and Lender's successors in interest) rights in the Property described in (A) through (G) below:

(A) The Property which is located at 4221 ATLANTIC AVENUE,
[Street]

BROOKLYN, New York 11224,
[City, Town or Village] [Zip Code]

This Property is in KINGS County. It has the following legal description:

SEE ATTACHED LEGAL DESCRIPTION

ADJUSTABLE RATE RIDER(S) ATTACHED HERETO AND MADE A PART HEREOF

✓ 1-2 Family with attached garage or vacant land

PARCEL NO.:

(B) All buildings and other improvements that are located on the Property described in subsection (A) of this section;

(C) All rights in other property that I have as owner of the Property described in subsection (A) of this section. These rights are known as "easements and appurtenances attached to the Property";

(D) All rights that I have in the land which lies in the streets or roads in front of, or next to, the Property described in subsection (A) of this section;

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Schedule A Description

Title Number **AL2387K**

Page **1**

ALL that certain plot, piece or parcel of land, situate, lying and being in the Borough of Brooklyn, County of Kings, City and State of New York, known and designated on map entitled "Map of Section A Norton Point" made by Font and Beach surveyors, 1894 and filed in the Office of Register Kings County, April 20, 1894, #351-352-353 in Block #7 of said map and described with reference to the private road, laid down on said map as follows:

BEGINNING at a point on the Northerly line of Atlantic Avenue on said map, 160 feet Westerly from the intersection of said Northerly line with the Westerly side of Beach 42nd Street;

RUNNING THENCE Westerly along the Northerly line of Atlantic Avenue as it curves to the Westerly line of lot 351 on said map;

THENCE Northerly along the Westerly line of lot 351 (which line is on a radius of the concentric curves of Atlantic and Surf Avenues); 100 feet to the middle line of block between Atlantic and Surf Avenues;

THENCE Easterly along the middle line of the block as it curves, 60 feet to the Westerly line of lot 354 on said map;

THENCE Southerly at right angles to Atlantic Avenue and along the Westerly line of said lot #354, 100 feet to the point or place of BEGINNING.

(E) All fixtures that are now or in the future will be on the Property described in subsections (A) and (B) of this section;

(F) All of the rights and property described in subsections (B) through (E) of this section that I acquire in the future; and

(G) All replacements of or additions to the Property described in subsections (B) through (F) of this section and all proceeds of insurance for loss or damage to, and all Miscellaneous Proceeds of the Property described in subsections (A) through (F) of this section.

BORROWER'S RIGHT TO MORTGAGE THE PROPERTY AND BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY

I promise that: (A) I lawfully own the Property; (B) I have the right to mortgage, grant and convey the Property to Lender; and (C) there are no outstanding claims or charges against the Property, except for those which are of public record.

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

PLAIN LANGUAGE SECURITY INSTRUMENT

This Security Instrument contains promises and agreements that are used in real property security instruments all over the country. It also contains other promises and agreements that vary in different parts of the country. My promises and agreements are stated in "plain language."

COVENANTS

I promise and I agree with Lender as follows:

1. Borrower's Promise to Pay. I will pay to Lender on time principal and interest due under the Note and any prepayment, late charges and other amounts due under the Note. I will also pay all amounts for Escrow Items under Section 3 of this Security Instrument.

Payments due under the Note and this Security Instrument shall be made in U.S. currency. If any of my payments by check or other payment instrument is returned to Lender unpaid, Lender may require my payment be made by: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location required in the Note, or at another location designated by Lender under Section 15 of this Security Instrument. Lender may return or accept any payment or partial payment if it is for an amount that is less than the amount that is then due. If Lender a lesser payment, Lender may refuse to accept a lesser payment that I may make in the future and does not accept waive any of its rights. Lender is not obligated to apply such lesser payments when it accepts such payments. If interest on principal accrues as if all Periodic Payments had been paid when due, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until I make payments to bring the Loan current. If I do not do so within a reasonable period of time, Lender will either apply such funds or return them to me. In the event of foreclosure, any unapplied funds will be applied to the outstanding principal balance immediately prior to foreclosure. No offset or claim which I might have now or in the future against Lender will relieve me from making payments due under the Note and this Security Instrument or keeping all of my other promises and agreements secured by this Security Instrument.

2. Application of Borrower's Payments and Insurance Proceeds. Unless Applicable Law or this Section 2 requires otherwise, Lender will apply each of my payments that Lender accepts in the following order:

First, to pay interest due under the Note;

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Next, to pay principal due under the Note; and

Next, to pay the amounts due Lender under Section 3 of this Security Instrument.

Such payments will be applied to each Periodic Payment in the order in which it became due. Any remaining amounts will be applied as follows:

First, to pay any late charges;

Next, to pay any other amounts due under this Security Instrument; and

Next, to reduce the principal balance of the Note.

If Lender receives a payment from me for a late Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the late Periodic Payment and the late charge. If more than one Periodic Payment is due, Lender may apply any payment received from me:

First, to the repayment of the Periodic Payments that are due if, and to the extent that, each payment can be paid in full;

Next, to the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due.

Voluntary prepayments will be applied as follows:

First, to any prepayment charges; and

Next, as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date of the Periodic Payments or change the amount of those payments.

3. Monthly Payments For Taxes And Insurance.

(a) **Borrower's Obligations.** I will pay to Lender all amounts necessary to pay for taxes, assessments, water charges, sewer rents and other similar charges, ground leasehold payments or rents (if any), hazard or property insurance covering the Property, flood insurance (if any), and any required Mortgage Insurance, or a loss reserve as described in Section 10 in the place of Mortgage Insurance. Each Periodic Payment will include an amount to be applied toward payment of the following items which are called "Escrow Items":

(1) The taxes, assessments, water charges, sewer rents and other similar charges, on the Property which under Applicable Law may be superior to this Security Instrument as a lien on the Property. Any claim, demand or charge that is made against property because an obligation has not been fulfilled is known as a "lien";

(2) The leasehold payments or ground rents on the Property (if any);

(3) The premium for any and all insurance required by Lender under Section 5 of this Security Instrument;

(4) The premium for Mortgage Insurance (if any);

(5) The amount I may be required to pay Lender under Section 10 of this Security Instrument instead of the payment of the premium for Mortgage Insurance (if any); and

(6) If required by Lender, the amount for any Community Association Dues, Fees and Assessments.

After signing the Note, or at any time during its term, Lender may include these amounts as Escrow Items. The monthly payment I will make for Escrow Items will be based on Lender's estimate of the annual amount required.

I will pay all of these amounts to Lender unless Lender tells me, in writing, that I do not have to do so, or unless Applicable Law requires otherwise. I will make these payments on the same day that my Periodic Payments of principal and interest are due under the Note.

The amounts that I pay to Lender for Escrow Items under this Section 3 will be called "Funds." I will pay Lender the Funds for Escrow Items unless Lender waives my obligation to pay the Funds for any or all Escrow Items. Lender may waive my obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver must be in writing. In the event of such waiver, I will pay directly, when and where payable, the

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amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, will promptly send to Lender receipts showing such payment within such time period as Lender may require. My obligation to make such payments and to provide receipts will be considered to be a promise and agreement contained in this Security Instrument, as the phrase "promises and agreements" is used in Section 9 of this Security Instrument. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may pay that amount and I will then be obligated under Section 9 of this Security Instrument to repay to Lender. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 of this Security Instrument and, upon the revocation, I will pay to Lender all Funds, and in amounts, that are then required under this Section 3.

I promise to promptly send to Lender any notices that I receive of Escrow Item amounts to be paid. Lender will estimate from time to time the amount of Funds I will have to pay by using existing assessments and bills and reasonable estimates of the amount I will have to pay for Escrow Items in the future, unless Applicable Law requires Lender to use another method for determining the amount I am to pay.

Lender may, at any time, collect and hold Funds in an amount sufficient to permit Lender to apply the Funds at the time specified under RESPA. Applicable Law puts limits on the total amount of Funds Lender can at any time collect and hold. This total amount cannot be more than the maximum amount a lender could require under RESPA. If there is another Applicable Law that imposes a lower limit on the total amount of Funds Lender can collect and hold, Lender will be limited to the lower amount.

(b) Lender's Obligations. Lender will keep the Funds in a savings or banking institution which has its deposits insured by a federal agency, instrumentality, or entity, or in any Federal Home Loan Bank. If Lender is such a savings or banking institution, Lender may hold the Funds. Lender will use the Funds to pay the Escrow Items no later than the time allowed under RESPA or other Applicable Law. Lender will give to me, without charge, an annual accounting of the Funds. That accounting will show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge me for holding or keeping the Funds, for using the Funds to pay Escrow Items, for making a yearly analysis of my payment of Funds or for receiving, or for verifying and totaling assessments and bills. However, Lender may charge me for these services if Lender pays me interest on the Funds and if Applicable Law permits Lender to make such a charge. Lender will not be required to pay me any interest or earnings on the Funds unless either (1) Lender and I agree in writing that Lender will pay interest on the Funds, or (2) Applicable Law requires Lender to pay interest on the Funds.

(c) Adjustments to the Funds. Under Applicable Law, there is a limit on the amount of Funds Lender may hold. If the amount of Funds held by Lender exceeds this limit, then there will be an excess amount and RESPA requires Lender to account to me in a special manner for the excess amount of Funds.

If, at any time, Lender has not received enough Funds to make the payments of Escrow Items when the payments are due, Lender may tell me in writing that an additional amount is necessary. I will pay to Lender whatever additional amount is necessary to pay the Escrow Items when the payments are due, but the number of payments will not be more than 12.

When I have paid all of the Sums Secured, Lender will promptly refund to me any Funds that are then being held by Lender.

4. Borrower's Obligation to Pay Charges, Assessments And Claims. I will pay all taxes, assessments, water charges, sewer rents and other similar charges, and any other charges and fines that may be imposed on the Property and that may be superior to this Security Instrument. I will also make ground rents or payments due under my lease if I am a tenant on the Property and Community Association Dues, Fees and Assessments (if any) due on the Property. If these items are Escrow Items, I will do this by making the payments as described in Section 3 of this Security Instrument. In this Security Instrument, the word "person" means any individual, organization, governmental authority or other party.

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I will promptly pay or satisfy all liens against the Property that may be superior to this Security Instrument. However, this Security Instrument does not require me to satisfy a superior lien if: (a) I agree, in writing, to pay the obligation which gave rise to the superior lien and Lender approves the way in which I agree to pay that obligation, but only so long as I am performing such agreement; (b) in good faith, I argue or defend against the superior lien in a lawsuit so that in Lender's opinion, during the lawsuit, the superior lien may not be enforced, but only until the lawsuit ends; or (c) I secure from the holder of that other lien an agreement, approved in writing by Lender, that the lien of this Security Instrument is superior to the lien held by that person. If Lender determines that any part of the Property is subject to a superior lien, Lender may give Borrower a notice identifying the superior lien. Within 10 days of the date on which the notice is given, Borrower shall pay or satisfy the superior lien or take one or more of the actions mentioned in this Section 4.

Lender also may require me to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with the Loan, unless Applicable Law does not permit Lender to make such a charge.

5. Borrower's Obligation to Maintain Hazard Insurance or Property Insurance. I will obtain hazard or property insurance to cover all buildings and other improvements that now are, or in the future will be, located on the Property. The insurance will cover loss or damage caused by fire, hazards normally covered by "extended coverage" hazard insurance policies, and any other hazards for which Lender requires coverage, including, but not limited to earthquakes and floods. The insurance will be in the amounts (including, but not limited to, deductible levels) and for the periods of time required by Lender. What Lender requires under the last sentence can change during the term of the Loan. I may choose the insurance company, but my choice is subject to Lender's right to disapprove. Lender may not disapprove my choice unless the disapproval is reasonable. Lender may require me to pay either (a) a one-time charge for flood zone determination, certification and tracking services, or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect the flood zone determination or certification. If I disagree with the flood zone determination, I may request the Federal Emergency Management Agency to review the flood zone determination and I promise to pay any fees charged by the Federal Emergency Management Agency for its review.

If I fail to maintain any of the insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and my expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage will cover Lender, but might or might not protect me, my equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. I acknowledge that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that I could have obtained. Any amounts disbursed by Lender under this Section 5 will become my additional debt secured by this Security Instrument. These amounts will bear interest at the interest rate set forth in the Note from the date of disbursement and will be payable with such interest, upon notice from Lender to me requesting payment.

All of the insurance policies and renewals of those policies will include what is known as a "standard mortgage clause" to protect Lender and will name Lender as mortgagee and/or as an additional loss payee. The form of all policies and renewals will be acceptable to Lender. Lender will have the right to hold the policies and renewal certificates. If Lender requires, I will promptly give Lender all receipts of paid premiums and renewal notices that I receive.

If I obtain any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy will include a standard mortgage clause and will name Lender as mortgagee and/or as an additional loss payee.

If there is a loss or damage to the Property, I will promptly notify the insurance company and Lender. If I do not promptly prove to the insurance company that the loss or damage occurred, then Lender may do so.

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The amount paid by the insurance company for loss or damage to the Property is called "proceeds." Unless Lender and I otherwise agree in writing, any proceeds, whether or not the underlying insurance was required by Lender, will be used to repair or to restore the damaged Property unless: (a) it is not economically feasible to make the repairs or restoration; (b) the use of the proceeds for that purpose would lessen the protection given to Lender by this Security Instrument; or (c) Lender and I have agreed in writing not to use the proceeds for that purpose. During the period that any repairs or restorations are being made, Lender may hold any proceeds until it has had an opportunity to inspect the Property to verify that the repair work has been completed to Lender's satisfaction. However, this inspection will be done promptly. Lender may make payments for the repairs and restorations in a single payment or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Law requires otherwise, Lender is not required to pay me any interest or earnings on the proceeds. I will pay for any public adjusters or other third parties that I hire, and their fees will not be paid out of the proceeds. If the repair or restoration is not economically feasible or if it would lessen Lender's protection under this Security Instrument, then the proceeds will be used to reduce the amount that I owe to Lender under this Security Instrument. Such insurance proceeds will be applied in the order provided for in Section 2. If any of the proceeds remain after the amount that I owe to Lender has been paid in full, the remaining proceeds will be paid to me.

If I abandon the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 of this Security Instrument or otherwise, I give Lender my rights to any insurance proceeds in an amount not greater than the amounts unpaid under the Note and this Security Instrument. I also give Lender any other of my rights (other than the right to any refund of unearned premiums that I paid) under all insurance policies covering the Property, if the rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Borrower's Obligations to Occupy The Property. I will occupy the Property and use the Property as my principal residence within 60 days after I sign this Security Instrument. I will continue to occupy the Property and to use the Property as my principal residence for at least one year. The one-year period will begin when I first occupy the Property. However, I will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if Lender agrees in writing that I do not have to do so. Lender may not refuse to agree unless the refusal is reasonable. I also will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if extenuating circumstances exist which are beyond my control.

7. Borrower's Obligations to Maintain And Protect The Property And to Fulfill Any Lease Obligations.

(a) Maintenance and Protection of the Property. I will not destroy, damage or harm the Property, and I will not allow the Property to deteriorate. Whether or not I am residing in the Property, I will keep the Property in good repair so that it will not deteriorate or decrease in value due to its condition. Unless it is determined under Section 5 of this Security Instrument that repair is not economically feasible, I will promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation (as described in the definition of Miscellaneous Proceeds) proceeds are paid because of loss or damage to, or condemnation of, the Property, I will repair or restore the Property only if Lender has released those proceeds for such purposes. Lender may pay for the repairs and restoration out of proceeds in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, I promise to pay for the completion of such repair or restoration.

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(b) Lender's Inspection of Property. Lender, and others authorized by Lender, may enter on and inspect the Property. They will do so in a reasonable manner and at reasonable times. If it has a reasonable purpose, Lender may inspect the inside of the home or other improvements on the Property. Before or at the time an inspection is made, Lender will give me notice stating a reasonable purpose for such interior inspection.

8. Borrower's Loan Application. If, during the application process for the Loan, I, or any person or entity acting at my direction or with my knowledge or consent, made false, misleading, or inaccurate statements to Lender about information important to Lender in determining my eligibility for the Loan (or did not provide Lender with such information), Lender will treat my actions as a default under this Security Instrument. False, misleading, or inaccurate statements about information important to Lender would include a misrepresentation of my intention to occupy the Property as a principal residence. This is just one example of a false, misleading, or inaccurate statement of important information.

9. Lender's Right to Protect Its Rights in The Property. If: (a) I do not keep my promises and agreements made in this Security Instrument; (b) someone, including me, begins a legal proceeding that may significantly affect Lender's interest in the Property or rights under this Security Instrument (such as a legal proceeding in bankruptcy, in probate, for condemnation or forfeiture, proceedings which could give a person rights which could equal or exceed Lender's interest in the Property or under this Security Instrument, proceedings for enforcement of a lien which may become superior to this Security Instrument, or to enforce laws or regulations); or (c) I have abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and Lender's rights under this Security Instrument.

Lender's actions may include, but are not limited to: (a) protecting and/or assessing the value of the Property; (b) securing and/or repairing the Property; (c) paying sums to eliminate any lien against the Property that may be equal or superior to this Security Instrument; (d) appearing in court; and (e) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Lender can also enter the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, have utilities turned on or off, and take any other action to secure the Property. Although Lender may take action under this Section 9, Lender does not have to do so and is under no duty to do so. I agree that Lender will not be liable for not taking any or all actions under this Section 9.

I will pay to Lender any amounts, with interest, which Lender spends under this Section 9. I will pay those amounts to Lender when Lender sends me a notice requesting that I do so. I will pay interest on those amounts at the interest rate set forth in the Note. Interest on each amount will begin on the date that the amount is spent by Lender. This Security Instrument will protect Lender in case I do not keep this promise to pay those amounts with interest.

If I do not own, but am a tenant on the Property, I will fulfill all my obligations under my lease. I also agree that, if I acquire the full title (sometimes called "fee title") to the Property, my lease interest and the fee title will not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, I will pay the premiums for the Mortgage Insurance. If, for any reason, the Mortgage Insurance coverage ceases to be available from the mortgage insurer that previously provided such insurance and Lender required me to make separate payments toward the premiums for Mortgage Insurance, I will pay the premiums for substantially equivalent Mortgage Insurance coverage from an alternate mortgage insurer. However, the cost of this Mortgage Insurance coverage will be substantially equivalent to the cost to me of the previous Mortgage Insurance coverage, and the alternate mortgage insurer will be selected by Lender.

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If substantially equivalent Mortgage Insurance coverage is not available, Lender will establish a non-refundable "loss reserve" as a substitute for the Mortgage Insurance coverage. I will continue to pay to Lender each month an amount equal to one-twelfth of the yearly Mortgage Insurance premium (as of the time the coverage lapsed or ceased to be in effect). Lender will retain these payments, and will use these payments to pay for losses that the Mortgage Insurance would have covered. The loss reserve is non-refundable even if the Loan is ultimately paid in full and Lender is not required to pay me any interest on the loss reserve. Lender can no longer require loss reserve payments if: (a) Mortgage Insurance coverage again becomes available through an insurer selected by Lender; (b) such Mortgage Insurance is obtained; (c) Lender requires separately designated payments toward the premiums for Mortgage Insurance; and (d) the Mortgage Insurance coverage is in the amount and for the period of time required by Lender.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separate payments toward the premiums for Mortgage Insurance, I will pay the Mortgage Insurance loss reserve payments, until the requirement for Mortgage Insurance ends according to any written agreement between premiums, or the Lender and me providing for such termination or until termination of Mortgage Insurance is required by Applicable Law. Lender may require me to pay the premiums, or the loss reserve payments, in the manner described in Section 3 of this Security Instrument. Nothing in this Section 10 will affect my obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Agreements About Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are assigned to and will be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds will be applied to restoration or repair of the Property, if (a) the restoration or repair is economically feasible, and (b) Lender's security given in this Security Instrument is not lessened. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to verify that the

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work has been completed to Lender's satisfaction. However, the inspection will be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on the Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security given in this Security Instrument would be lessened, the Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, will be paid to me. Such Miscellaneous Proceeds will be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, will be paid to me.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value, the Sums Secured will be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the Sums Secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to me.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value, the Miscellaneous Proceeds will be applied to the Sums Secured whether or not the sums are then due.

If I abandon the Property, or if, after Lender sends me notice that the Opposing Party (as defined in the next sentence) offered to make an award to settle a claim for damages, I fail to respond to Lender within 30 days after the date the Lender gives notice, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the Sums Secured, whether or not then due. "Opposing Party" means the third party that owes me Miscellaneous Proceeds or the party against whom I have a right of action in regard to Miscellaneous Proceeds.

I will be in default under this Security Instrument if any civil or criminal action or proceeding that Lender determines could result in a court ruling (a) that would require forfeiture of the Property, or (b) that could damage Lender's interest in the Property or rights under this Security Instrument. "Forfeiture" is a court action to require the Property, or any part of the Property, to be given up. I may correct the default by obtaining a court ruling that dismisses the court action, if Lender determines that this court ruling prevents forfeiture of the Property and also prevents any damage to Lender's interest in the Property or rights under this Security Instrument. If I correct the default, I will have the right to have enforcement of this Security Instrument discontinued, as provided in Section 19 of this Security Instrument, even if Lender has required immediate payment in full. The proceeds of any award or claim for damages that are attributable to the damage or reduction of Lender's interest in the Property are assigned, and will be paid, to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order provided for in Section 2.

12. Continuation of Borrower's Obligations And of Lender's Rights.

(a) **Borrower's Obligations.** Lender may allow me, or a person who takes over my rights and obligations, to delay or to change the amount of the Periodic Payments. Even if Lender does this, however, I will still be fully obligated under the Note and under this Security Instrument unless Lender agrees to release me, in writing, from my obligations.

Lender may allow those delays or changes for me or a person who takes over my rights and obligations, even if Lender is requested not to do so. Even if Lender is requested to do so, Lender will not be required to (1) bring a lawsuit against me or such a person for not fulfilling obligations under the Note or under this Security Instrument, or (2) refuse to extend time for payment or otherwise modify amortization of the Sums Secured.

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(b) **Lender's Rights.** Even if Lender does not exercise or enforce any right of Lender under this Security Instrument or under Applicable Law, Lender will still have all of those rights and may exercise and enforce them in the future. Even if: (1) Lender obtains insurance, pays taxes, or pays other claims, charges or liens against the Property; (2) Lender accepts payments from third persons; or (3) Lender accepts payments in amounts less than the amount then due, Lender will have the right under Section 22 below to demand that I make immediate payment in full of any amounts remaining due and payable to Lender under the Note and under this Security Instrument.

13. Obligations of Borrower And of Persons Taking Over Borrower's Rights or Obligations. If more than one person signs this Security Instrument as Borrower, each of us is fully obligated to keep all of Borrower's promises and obligations contained in this Security Instrument. Lender may enforce Lender's rights under this Security Instrument against each of us individually or against all of us together. This means that any one of us may be required to pay all of the Sums Secured. However, if one of us does not sign the Note: a) that person is signing this Security Instrument only to give that person's rights in the Property to Lender under the terms of this Security Instrument; (b) that person is not personally obligated to pay the Sums Secured; and (c) that person agrees that Lender may agree with the other Borrowers to delay enforcing any of Lender's rights, to modify, or make any accommodations with regard to the terms of this Security Instrument or the Note without that person's consent.

Subject to the provisions of Section 18 of this Security Instrument, any person who takes over my rights or obligations under this Security Instrument in writing, and is approved by Lender in writing, will have all of my rights and will be obligated to keep all of my promises and agreements made in this Security Instrument. Borrower will not be released from Borrower's obligations and liabilities under this Security Instrument unless Lender agrees to such release in writing. Any person who takes over Lender's rights or obligations under this Security Instrument will have all of Lender's rights and will be obligated to keep all of Lender's promises and agreements made in this Security Instrument except as provided under Section 20.

14. Loan Charges. Lender may charge me fees for services performed in connection with my default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. With regard to other fees, the fact that this Security Instrument does not expressly indicate that Lender may charge a certain fee does not mean that Lender cannot charge that fee. Lender may not charge fees that are prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to Applicable Law which sets maximum loan charges, and that Applicable Law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed permitted limits: (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (even if a prepayment charge is provided for under the Note). If I accept such a refund that is paid directly to me, I will waive any right to bring a lawsuit against Lender because of the overcharge.

15. Notices Required under this Security Instrument. All notices given by me or Lender in connection with this Security Instrument will be in writing. Any notice to me in connection with this Security Instrument is considered given to me when mailed by first class mail or when actually delivered to my notice address if sent by other means. Notice to any one Borrower will be notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address is the address of the Property unless I give notice to Lender of a different address. I will promptly notify Lender of my change of address. If Lender specifies a procedure for reporting my change of address, then I will only report a change of address through that specified

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procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated on the first page of this Security Instrument unless Lender has given me notice of another address. Any notice in connection with this Security Instrument is given to Lender when it is actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Law That Governs this Security Instrument; Word Usage. This Security Instrument is governed by federal law and the law of New York State. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might allow the parties to agree by contract or it might be silent, but such silence does not mean that Lender and I cannot agree by contract. If any term of this Security Instrument or of the Note conflicts with Applicable Law, the conflict will not affect other provisions of this Security Instrument or the Note which can operate, or be given effect, without the conflicting provision. This means that the Security Instrument or the Note will remain as if the conflicting provision did not exist.

As used in this Security Instrument: (a) words of the masculine gender mean and include corresponding words of the feminine and neuter genders; (b) words in the singular mean and include the plural, and words in the plural mean and include the singular; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. I will be given one copy of the Note and of this Security Instrument.

18. Agreements about Lender's Rights If the Property Is Sold or Transferred. Lender may require immediate payment in full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. If Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require immediate payment in full. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If I do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

19. Borrower's Right to Have Lender's Enforcement of this Security Instrument Discontinued. Even if Lender has required immediate payment in full, I may have the right to have enforcement of this Security Instrument stopped. I will have this right at any time before the earliest of: (a) 5 days before sale of the Property under any power of sale granted by this Security Instrument; (b) another period as Applicable Law might specify for the termination of my right to have enforcement of the Loan stopped; or (c) a judgment has been entered enforcing this Security Instrument. In order to have this right, I will meet the following conditions:

- (a) I pay to Lender the full amount that then would be due under this Security Instrument and the Note as if immediate payment in full had never been required;
- (b) I correct my failure to keep any of my other promises or agreements made in this Security Instrument;
- (c) I pay all of Lender's reasonable expenses in enforcing this Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and
- (d) I do whatever Lender reasonably requires to assure that Lender's interest in the Property and rights under this Security Instrument and my obligations under the Note and under this Security Instrument continue unchanged.

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Lender may require that I pay the sums and expenses mentioned in (a) through (d) in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer.

If I fulfill all of the conditions in this Section 19, then this Security Instrument will remain in full effect as if immediate payment in full had never been required. However, I will not have the right to have Lender's enforcement of this Security Instrument discontinued if Lender has required immediate payment in full under Section 18 of this Security Instrument.

20. Note Holder's Right to Sell the Note or an Interest in the Note; Borrower's Right to Notice of Change of Loan Servicer; Lender's and Borrower's Right to Notice of Grievance. The Note, or an interest in the Note, together with this Security Instrument, may be sold one or more times. I might not receive any prior notice of these sales.

The entity that collects the Periodic Payments and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law is called the "Loan Servicer." There may be a change of the Loan Servicer as a result of the sale of the Note. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. Applicable Law requires that I be given written notice of any change of the Loan Servicer. The notice will state the name and address of the new Loan Servicer, and also tell me the address to which I should make my payments. The notice also will contain any other information required by RESPA or Applicable Law. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to me will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither I nor Lender may commence, join or be joined to any court action (as either an individual party or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other has not fulfilled any of its obligations under this Security Instrument, unless the other is notified (in the manner required under Section 15 of this Security Instrument) of the unfulfilled obligation and given a reasonable time period to take corrective action. If Applicable Law provides a time period which will elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to me under Section 22 and the notice of the demand for payment in full given to me under Section 22 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20. All rights under this paragraph are subject to Applicable Law.

21. Continuation of Borrower's Obligations to Maintain and Protect the Property. The federal laws and the laws of New York State that relate to health, safety or environmental protection are called "Environmental Law." Environmental Law classifies certain substances as toxic or hazardous. There are other substances that are considered hazardous for purposes of this Section 21. These substances are gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. The substances defined as toxic or hazardous by Environmental Law and the substances considered hazardous for purposes of this Section 21 are called "Hazardous Substances." "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law. An "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

I will not do anything affecting the Property that violates Environmental Law, and I will not allow anyone else to do so. I will not cause or permit Hazardous Substances to be present on the Property. I will not use or store Hazardous Substances on the Property. I also will not dispose of Hazardous Substances on the Property, or release any Hazardous Substance on the Property, and I will not allow anyone else to do so. I also will not

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do, nor allow anyone else to do, anything affecting the Property that: (a) is in violation of any Environmental Law; (b) creates an Environmental Condition; or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The promises in this paragraph do not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized as appropriate for normal residential use and maintenance of the Property (including, but not limited to, Hazardous Substances in consumer products). I may use or store these small quantities on the Property. In addition, unless Environmental Law requires removal or other action, the buildings, the improvements and the fixtures on the Property are permitted to contain asbestos and asbestos-containing materials if the asbestos and asbestos-containing materials are undisturbed and "non-friable" (that is, not easily crumbled by hand pressure).

I will promptly give Lender written notice of: (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which I have actual knowledge; (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance; and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If I learn, or any governmental or regulatory authority, or any private party, notifies me that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, I will promptly take all necessary remedial actions in accordance with Environmental Law.

Nothing in this Security Instrument creates an obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS

I also promise and agree with Lender as follows:

22. Lender's Rights If Borrower Fails to Keep Promises and Agreements. Except as provided in Section 18 of this Security Instrument, if all of the conditions stated in subsections (a), (b) and (c) of this Section 22 are met, Lender may require that I pay immediately the entire amount then remaining unpaid under the Note and under this Security Instrument. Lender may do this without making any further demand for payment. This requirement is called "immediate payment in full."

If Lender requires immediate payment in full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another person may acquire the Property. This is known as "foreclosure and sale." In any lawsuit for foreclosure and sale, Lender will have the right to collect all costs and disbursements and additional allowances allowed by Applicable Law and will have the right to add all reasonable attorneys' fees to the amount I owe Lender, which fees shall become part of the Sums Secured or if another default occurs under this Security Instrument.

Lender may require immediate payment in full under this Section 22 only if all of the following conditions are met:

(a) I fail to keep any promise or agreement made in this Security Instrument or the Note, including, but not limited to, the promises to pay when due the Sums Secured or if another default occurs under this Security Instrument;

(b) Lender sends to me, in the manner described in Section 15 of this Security Instrument, a notice that states:

(1) The promise or agreement that I failed to keep or the default that has occurred;

(2) The action that I must take to correct that default;

(3) A date by which I must correct the default. That date will be at least 30 days from the date on which the notice is given;

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(4) That if I do not correct the default by the date stated in the notice, Lender may require immediate payment in full, and Lender or another person may acquire the Property by means of foreclosure and sale;

(5) That if I meet the conditions stated in Section 19 of this Security Instrument, I will have the right to have Lender's enforcement of this Security Instrument stopped and to have the Note and this Security Instrument remain fully effective as if immediate payment in full had never been required; and

(6) That I have the right in any lawsuit for foreclosure and sale to argue that I did keep my promises and agreements under the Note and under this Security Instrument, and to present any other defenses that I may have; and

(c) I do not correct the default stated in the notice from Lender by the date stated in that notice.

23. Lender's Obligation to Discharge this Security Instrument. When Lender has been paid all amounts due under the Note and under this Security Instrument, Lender will discharge this Security Instrument by delivering a certificate stating that this Security Instrument has been satisfied. I will pay all costs of recording the discharge in the proper official records. I agree to pay a fee for the discharge of this Security Instrument, if Lender so requires. Lender may require that I pay such a fee, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted by Applicable Law.

24. Agreements about New York Lien Law. I will receive all amounts lent to me by Lender subject to the trust fund provisions of Section 13 of the New York Lien Law. This means that I will: (a) hold all amounts which I receive and which I have a right to receive from Lender under the Note as a "trust fund;" and (b) use those amounts to pay for "cost of improvement" (as defined in the New York Lien Law) before I use them for any other purpose. The fact that I am holding those amounts as a "trust fund" means that for any building or other improvement located on the Property I have a special responsibility under the law to use the amount in the manner described in this Section 24.

25. Borrower's Statement Regarding the Property [check box as applicable].

- ☐ This Security Instrument covers real property improved, or to be improved, by a 1 or 2 family dwelling only.
- ☐ This Security Instrument covers real property principally improved, or to be improved, by one or more structures containing, in the aggregate, not more than 6 residential dwelling units with each dwelling unit having its own separate cooking facilities.
- ☐ This Security Instrument does not cover real property improved as described above.

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BY SIGNING BELOW, I accept and agree to the promises and agreements contained in pages 1 through 17 of this Security Instrument and in any Rider signed by me and recorded with it.

Witnesses:

MICHAEL KRICHEVSKY (Seal)
-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

LOAN NO.:

-Borrower

[Space Below This Line For Acknowledgment]

STATE OF NEW YORK

COUNTY OF Kings } SS:

On the 14th day of December, in the year 2005, before me, the undersigned, personally appeared

MICHAEL KRICHEVSKY

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted or the person upon behalf of which the individual(s) acted, executed the agreement.

Sworn to before me this 14th
Day of December, 2005.

Notary Public

AVROHOM BIRNBAUM
Notary Public State of NY
No. 01BI5047128
Qualified in Kings County
Comm. Expires 07/24/2009

INITIAL INTERESTSM ADJUSTABLE RATE RIDER

(1-Year LIBOR Index - Rate Caps)

(Assumable after Initial Period)

THIS INITIAL INTEREST ADJUSTABLE RATE RIDER is made this 14TH day of DECEMBER, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Initial Interest Adjustable Rate Note (the "Note") to FAIRMONT FUNDING LTD, A NEW YORK CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:
4221 ATLANTIC AVENUE
BROOKLYN, NEW YORK 11224

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 6.500 %. The Note provides for interest only payments until the first fully amortizing principal and interest payment due date (the "First P&I Payment Due Date"), which is the first day of FEBRUARY, 2011.

The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Interest Change Dates

The interest rate I will pay may change on the first day of JANUARY, 2011, and may change on that day every 12th month thereafter. Each date on which my interest rate could change is called an "Interest Change Date."

(B) The Index

Beginning with the first Interest Change Date, my interest rate will be based on an Index. The "Index" is the one-year London Interbank Offered Rate ("LIBOR") which is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market, as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before each Interest Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Interest Change Date, the Note Holder will calculate my new interest rate by adding TWO AND 250/1000 percentage point(s) (2.250 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Interest Change Date.

LOAN NO.:

Initials M K

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE RIDER - 1-Year LIBOR Index (Assumable after Initial Period) -Single Family-Freddie Mac UNIFORM INSTRUMENT

DOCPREP SERVICES, INC. FORM - MS5137N-8605

Page 1 of 3

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ORIGINAL

The Note Holder will then determine the amount of my monthly payment. For payment adjustments occurring before the First P&I Payment Due Date, my monthly payment will be the amount sufficient to repay all accrued interest each month on the unpaid principal balance at the new interest rate. For payment adjustments occurring on or after the First P&I Payment Due Date, my monthly payment will be an amount sufficient to repay the unpaid principal that I am expected to owe at the Interest Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Interest Change Date will not be greater than 11.500 % or less than 2.250 %. Thereafter, my interest rate will never be increased or decreased on any single Interest Change Date by more than TWO AND 000/1000 percentage point(s) (2.000 %) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 11.500 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Interest Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Interest Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. UNTIL BORROWER'S INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION A ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL BE IN EFFECT AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

LOAN NO.:

Initials M K

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE RIDER - 1-Year LIBOR Index (Assumable after Initial Period) -Single Family-Freddie Mac UNIFORM INSTRUMENT

DOCPREP SERVICES, INC. FORM - MSS137N-8605

Page 2 of 3
ORIGINAL

Form 5137 7/05

2. AFTER BORROWER'S INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION A ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT DESCRIBED IN SECTION B1 ABOVE SHALL THEN CEASE TO BE IN EFFECT, AND THE PROVISIONS OF UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL BE AMENDED TO READ AS FOLLOWS:


Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

	(Seal)	_____	(Seal)
MICHAEL KRICHEVSKY	-Borrower		-Borrower
_____	(Seal)	_____	(Seal)
	-Borrower		-Borrower

(Sign Original Only)

LOAN NO.:

MULTISTATE INITIAL INTEREST ADJUSTABLE RATE RIDER - 1-Year LIBOR Index (Assumable after Initial Period) -Single Family-Freddie Mac UNIFORM INSTRUMENT

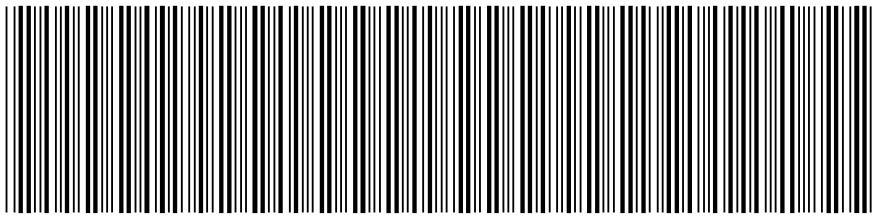
DOC PREP SERVICES, INC. FORM - MSS137N-8605

Page 3 of 3
ORIGINAL

Form 5137 7/05

**NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER**

This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.



2009100900097001001E9E67

RECORDING AND ENDORSEMENT COVER PAGE**PAGE 1 OF 3****Document ID: 2009100900097001**

Document Date: 08-25-2009

Preparation Date: 10-09-2009

Document Type: ASSIGNMENT, MORTGAGE

Document Page Count: 1

PRESENTER:

HOLD FOR PICK-UP SUZANNE MANGO
PRIME TITLE (PT70347)
410 NEW YORK AVENUE
HUNTINGTON, NY 11743
631-870-1100
mbrenner@primetitlellc.com

RETURN TO:

IN CARE OF SUZANNE MANGO
STEVEN J. BAUM, PC.
220 NORTHPOINTE PARKWAY, SUITE G
AMHERST, NY 14228
716-204-2400

PROPERTY DATA

Borough	Block	Lot	Unit	Address
BROOKLYN	7026	53	Entire Lot	4221 ATLANTIC AVENUE
Property Type: DWELLING ONLY - 1 FAMILY				

CROSS REFERENCE DATA**CRFN:** 2005000701375**PARTIES****ASSIGNOR/OLD LENDER:**

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

x Additional Parties Listed on Continuation Page

ASSIGNEE/NEW LENDER:

US BANK NATIONAL ASSOCIATION
180 EAST 5TH STREET
ST PAUL, MN 55101

FEES AND TAXES**Mortgage**

Mortgage Amount: \$ 0.00

Taxable Mortgage Amount: \$ 0.00

Exemption:

TAXES: County (Basic): \$ 0.00

City (Additional): \$ 0.00

Spec (Additional): \$ 0.00

TASF: \$ 0.00

MTA: \$ 0.00

NYCTA: \$ 0.00

Additional MRT: \$ 0.00

TOTAL: \$ 0.00

Recording Fee: \$ 42.00

Affidavit Fee: \$ 0.00

Filing Fee:

\$ 0.00

NYC Real Property Transfer Tax:

\$ 0.00

NYS Real Estate Transfer Tax:

\$ 0.00

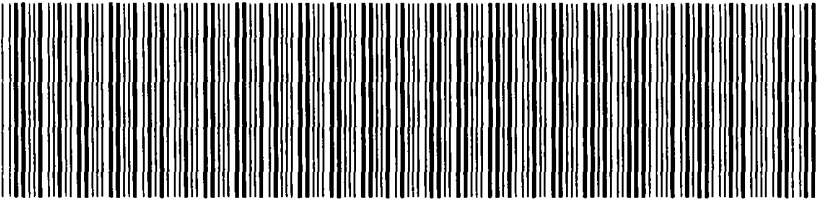
**RECORDED OR FILED IN THE OFFICE
OF THE CITY REGISTER OF THE
CITY OF NEW YORK**

Recorded/Filed 10-19-2009 15:47

City Register File No.(CRFN):

2009000339958

City Register Official Signature

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER	 2009100900097001001C9CE7
RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION) PAGE 2 OF 3	
Document ID: 2009100900097001 Document Date: 08-25-2009 Preparation Date: 10-09-2009 Document Type: ASSIGNMENT, MORTGAGE	
PARTIES ASSIGNOR/OLD LENDER: FAIRMONT FUNDING LTD 3300 SW 34TH AVENUE, SUITE 101 OCALA, FL 34474	
PARTIES ASSIGNEE/NEW LENDER: MORTGAGE PASS THROUGH CERTIFICATES SERES 2006-F 180 EAST 5TH STREET ST PAUL, MN 55101	

Loan #

ASSIGNMENT OF MORTGAGE

County of **KINGS**, State of New York

Assignor: **Mortgage Electronic Registration Systems, Inc.** as nominee for **Fairmont Funding, Ltd.**, its successors and assigns, 3300 SW 34th Ave. Suite 101, Ocala, FL 34474

Assignee: **US Bank National Association**, as Trustee for Mortgage Pass-Through Certificates, Series 2006-F, 180 East 5th St., St. Paul, MN 55101

Original Lender: **Mortgage Electronic Registration Systems, Inc.** as nominee for **Fairmont Funding, Ltd.**, its successors and assigns

Mortgage made by **MICHAEL KRICHEVSKY**, dated the **14th day of December, 2005** in the amount of **Seven hundred and forty seven thousand six hundred dollars (\$747,600.00)** and interest, recorded on the **21st day of December, 2005** in the Office of the Clerk of the County of **KINGS** at Certificate/Docket Number **2005000701375**.

This said mortgage has not been otherwise assigned.

Property Address: 4221 ATLANTIC AVENUE, BROOKLYN, NY 11224
SBL # Block 7026 Lot 53

Know that All Men By These Present in consideration of the sum of One and No/100th Dollars and other good valuable consideration, paid to the above Named assignor, the receipt and sufficiency of which is hereby acknowledged the Said Assignor hereby assigns unto the above named Assignee the said Mortgage, and the full benefit of all the powers and of all the covenants and Provisions therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.


TO HAVE AND TO HOLD the said Mortgage, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

THIS Assignment is not subject to the requirement of Section 275 of the Real Property Law because it is within the secondary mortgage market.

IN WITNESS WHEREOF, the Assignor has caused these presents to be signed by its duly authorized officer this 25th day of August, 2009.

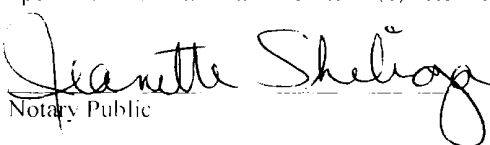
IN PRESENCE OF

Mortgage Electronic Registration Systems, Inc. as nominee for **Fairmont Funding, Ltd.**, its successors and assigns

BY: 
Elpiniki M. Bechakas
Assistant Secretary and Vice President

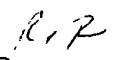
State of New York
County of Erie ss:

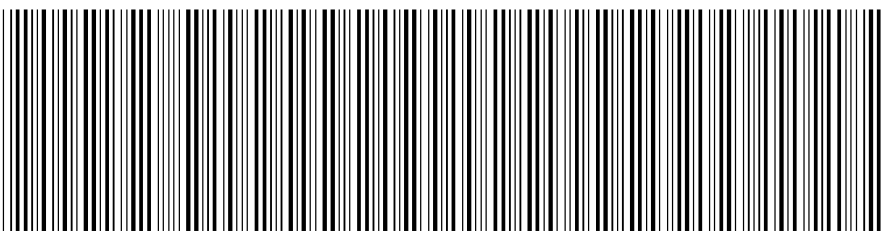


On the 25th day of August, in the year 2009 before me, the undersigned, a notary public in and for said state, personally appeared Elpiniki M. Bechakas, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument.


Notary Public

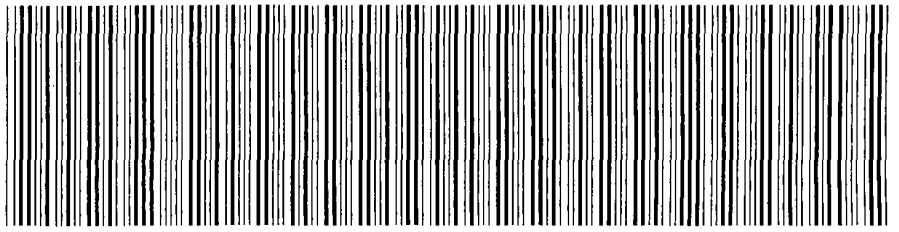
Jeanette Sheliga
Notary Public State of New York
Qualified in Niagara County
My Commission Expires July 27, 2013

SEAL


Pillar Processing, LLC
220 Northpointe Pkwy., Suite B
Amherst, NY 14228
PT 70342

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.		 2013090400289001001ECD26																																																	
RECORDING AND ENDORSEMENT COVER PAGE PAGE 1 OF 4																																																			
Document ID: 2013090400289001 Document Date: 08-29-2013 Preparation Date: 09-04-2013 Document Type: ASSIGNMENT, MORTGAGE Document Page Count: 2																																																			
PRESENTER: DEFAULT ASSIGNMENT TEAM WELLS FARGO HOME MORTGAGE, X9999-018 P O BOX 1629 MINNEAPOLIS, MN 55440-9790 651-605-7792 AMYEGGERS@WELLSFARGO.COM		RETURN TO: DEFAULT ASSIGNMENT TEAM WELLS FARGO HOME MORTGAGE, X9999-018 P O BOX 1629 MINNEAPOLIS, MN 55440-9790 651-605-7792 AMYEGGERS@WELLSFARGO.COM																																																	
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CRFN: 2005000701375 <input checked="" type="checkbox"/> Additional Cross References on Continuation Page																																																			
PARTIES																																																			
ASSIGNOR/OLD LENDER: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC 1901 E. VOORHEES STREET, SUITE C DANVILLE, IL 61834		ASSIGNEE/NEW LENDER: US BANK NA 60 LIVINGSTON AVENUE ST. PAUL, MN 55107																																																	
FEES AND TAXES																																																			
Mortgage : <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Mortgage Amount:</td> <td style="width: 10%;">\$</td> <td style="width: 30%; text-align: right;">0.00</td> </tr> <tr> <td>Taxable Mortgage Amount:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Exemption:</td> <td></td> <td></td> </tr> <tr> <td>TAXES: County (Basic):</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>City (Additional):</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Spec (Additional):</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>TASF:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>MTA:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>NYCTA:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Additional MRT:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>TOTAL:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Recording Fee:</td> <td>\$</td> <td style="text-align: right;">47.00</td> </tr> <tr> <td>Affidavit Fee:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> </table>		Mortgage Amount:	\$	0.00	Taxable Mortgage Amount:	\$	0.00	Exemption:			TAXES: County (Basic):	\$	0.00	City (Additional):	\$	0.00	Spec (Additional):	\$	0.00	TASF:	\$	0.00	MTA:	\$	0.00	NYCTA:	\$	0.00	Additional MRT:	\$	0.00	TOTAL:	\$	0.00	Recording Fee:	\$	47.00	Affidavit Fee:	\$	0.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Filing Fee:</td> <td style="width: 10%;">\$</td> <td style="width: 30%; text-align: right;">0.00</td> </tr> <tr> <td>NYC Real Property Transfer Tax:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>NYS Real Estate Transfer Tax:</td> <td>\$</td> <td style="text-align: right;">0.00</td> </tr> </table>		Filing Fee:	\$	0.00	NYC Real Property Transfer Tax:	\$	0.00	NYS Real Estate Transfer Tax:	\$	0.00
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NYCTA:	\$	0.00																																																	
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NYC Real Property Transfer Tax:	\$	0.00																																																	
NYS Real Estate Transfer Tax:	\$	0.00																																																	
		<div style="display: flex; align-items: center; justify-content: center;">  <div> RECORDED OR FILED IN THE OFFICE OF THE CITY REGISTER OF THE CITY OF NEW YORK Recorded/Filed 09-17-2013 12:01 City Register File No.(CRFN): 2013000380865  City Register Official Signature </div> </div>																																																	

NYC DEPARTMENT OF FINANCE
OFFICE OF THE CITY REGISTER



2013090400289001001CCFA6

RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION)

PAGE 2 OF 4

Document ID: 2013090400289001

Document Date: 08-29-2013

Preparation Date: 09-04-2013

Document Type: ASSIGNMENT, MORTGAGE

CROSS REFERENCE DATA

CRFN: 2009000339958

Recording Requested By:
WELLS FARGO BANK, N.A.

When Recorded Return To:

DEFAULT ASSIGNMENT
WELLS FARGO BANK, N.A.
MAC X9998-01P
PO BOX 1629
MINNEAPOLIS, MN 55440-9049

CORRECTIVE ASSIGNMENT OF MORTGAGE

Kings, New York
"KRICHEVSKY"

MERS #:

SIS #:

Date of Assignment: August 26th, 2013
Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS at BOX 2026 FLINT MI 48501, 1901 E VOORHEES ST STE C., DANVILLE, IL 61834
Assignee: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-F at 60 LIVINGSTON AVE, ST. PAUL, MN 55107
Executed By: MICHAEL KRICHEVSKY To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS
Date of Mortgage: 12/14/2005 Recorded: 12/21/2005 as Instrument No.: 2005000701375 In the County of Kings, State of New York.

-Assigned Wholly by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS TO US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-F Dated: 08/25/2009 Recorded: 10/19/2009 as Instrument No.: 2009000339958

Section/Block/Lot BROOKLYN-7026-53

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is at 1901 E Voorhees Street, Suite C, Danville, IL 61834, P.O. BOX 2026, FLINT, MI 48501-2026

Property Address: 4221 ATLANTIC AVENUE, BROOKLYN, NY 11224
Legal: NA


This Corrective Assignment is being recorded to correct the Assignment recorded on the 19th day of October, 2009 as CRFN 2009000339958 as that Assignment states an incorrect Assignee of US Bank National Association, as Trustee for Mortgage Pass-Through Certificates, Series 2006-F and it should have stated U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F

This Assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an assignment within the secondary mortgage market.

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$747,600.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage. IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRMONT FUNDING, LIMITED, ITS SUCCESSORS AND ASSIGNS
On 8-29-2013

By: 
Stephanie Therese Tautges
Assistant Secretary

CORRECTIVE ASSIGNMENT OF MORTGAGE PAGE 2 OF 2

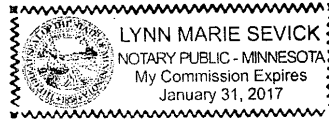
STATE OF Minnesota
COUNTY OF Dakota

On the 29th day of August in the year 2013 before me, the undersigned, personally appeared Stephanie Merese Jautges, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the County of Dakota, State of Minnesota.

WITNESS my hand and official seal,


Lynn Marie Sevick

Notary Expires: 1/31/17
Dakota, Minnesota



(This area for notarial seal)

PREPARED BY: WELLS FARGO BANK, N.A.

SEAL

Document drafted by and
 RECORDING REQUESTED BY:
 Wells Fargo Bank, N.A.
 8480 Stagecoach Circle
 MAC X3800-027
 Frederick, MD 21701

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

The trusts identified on the attached Schedule A (the "Trusts"), by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at, One Federal Street, EX-MA-FED, Boston, MA 02110, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints Wells Fargo Bank, N.A., ("Servicer"), having an office at 8480 Stagecoach Circle, Frederick, MD 21701 and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (12) below; provided however, that (a) the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements, (b) all actions taken by Servicer pursuant to this Limited Power of Attorney must be in accordance with Federal, State and local laws and procedures, as applicable and (c) no power is granted hereunder to take any action that would be either adverse to the interests of or be in the name of U.S. Bank National Association in its individual capacity. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Trustee. These Loans are secured by collateral comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Please refer to **Schedule A** attached hereto.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.

2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, reconveyances, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements, short sale transactions and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.
5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
8. Subordinate the lien of a mortgage, deed of trust, or deed or other security instrument to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
10. Execute and deliver any documentation with respect to the sale, maintenance, preservation, renovation, repair, demolition or other disposition, of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: permits, remediation plans or agreements, certifications, compliance certificates, health and safety certifications, listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of

the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

11. Servicer has the power to execute additional limited powers of attorney and delegate the authority given to it by U.S. Bank National Association, as Trustee, under the applicable servicing agreements for the Trusts listed on Schedule A, attached.
12. To execute, record, file and/or deliver any and all documents of any kind for the purpose of fulfilling any servicing duties, including but not limited to those listed in subparagraphs (1) through (11), above, where Trustee's interest is designated, stated, characterized as or includes any reference to one or more of the following: "Indenture Trustee", "Owner Trustee", "Successor Trustee", "Successor in Interest", "Successor to" "Successor by Merger", "Trustee/Custodian", "Custodian/Trustee" or other similar designation.

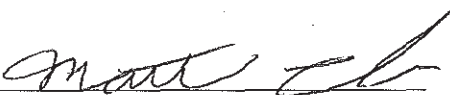
Trustee also grants unto Servicer the full power and authority to correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (1) to (12), above.

In addition to the indemnification provisions set forth in the applicable servicing agreements for the Trusts listed on Schedule A, attached, Servicer hereby agrees to indemnify and hold the Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the misuse of this Limited Power of Attorney by the Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee for the Trusts listed on Schedule A.


Witness my hand and seal this 20th day of November, 2018.

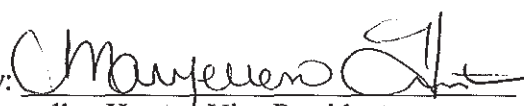
NO CORPORATE SEAL

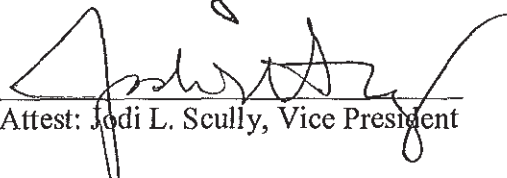
On Behalf of the Trusts, by
U.S. Bank National Association, as Trustee


Witness: Matthew Abrams

By: 
Amy B. Byrnes, Senior Vice President


Witness: William P. Murphy

By: 
Maryellen Hunter, Vice President


Attest: Jodi L. Scully, Vice President

CORPORATE ACKNOWLEDGMENT

Commonwealth of Massachusetts

County of Suffolk

On this 20th day of November, 2018, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Amy B. Byrnes, Maryellen Hunter, and Jodi L. Scully, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Senior Vice President, Vice President, and Vice President, respectively of U.S. Bank National Association, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: _____

Paul J. Gobin

My commission expires: 7/16/2021



Schedule A

Client	Investor	Deal
708	18R	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A. formerly known as First Union National Bank, as Trustee for ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Backed Certificates, Series 2002-WF1
708	18U	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for ABFC 2002-WF2 Trust, ABFC Mortgage Loan Asset-Backed Certificates, Series 2002-WF2
708	17N	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A. (formerly known as First Union National Bank), as Trustee for ACE Securities Home Equity Loan Trust 2001-HE1
708	8FU	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2004-1, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2004-1
708	8FX	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2004-2, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2004-2
708	B1F	
708	8FY	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2004-3, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2004-3
708	8GC	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2004-4, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2004-4
708	8GJ	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-2
708	8GQ	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-3, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-3
708	K71	
708	8GR	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-4, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-4
708	B1K	
708	8GZ	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-5, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2005-5
708	B1N	
708	8HH	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-6A, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-6A
708	L93	
708	8HC	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-7, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-7
708	L67	
708	8HJ	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-8, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-8
708	L82	
708	C0K	
708	8HR	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-9, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2005-9
708	B9C	
708	8HW	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-10, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2005-10
708	8HY	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-11, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2005-11
708	8JB	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-12, Adjustable Rate Mortgage Backed Pass Through Certificates, Series 2005-12
708	8JF	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2006-1, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2006-1
708	8NA	
708	8JG	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2006-2, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2006-2
708	B78	
708	8KA	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2006-3, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2006-3
708	8NH	
708	391	

Schedule A

Client	Investor	Deal
708	8NQ	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2007-1, Adjustable Rate Mortgage-Backed Pass Through Certificates, Series 2007-1
708	94G	
708	B4U	
708	8LJ	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2007-2, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-2
708	8NS	
708	C1S	
708	8LC	U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2007-3, Adjustable Rate Mortgage-Backed Pass Through Certificates, Series 2007-3
708	8NT	
708	19D	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation, Series 2003-1
708	J78	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation Series 2004-1
708	913	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding 2004-2 Trust
708	K00	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2004-4
708	K31	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2004-5
708	911	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding 2004-A Trust
708	B21	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2004-B
708	K23	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2004-C
708	K34	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2004-D
708	K45	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-1
708	L16	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-2
708	L51	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-3
708	M60	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-4
708	M76	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Trust 2005-5 Trust
708	M36	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-6
708	B30	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-7
708	B65	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-8 Trust
708	K46	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-A Trust
708	L63	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-D Trust

Schedule A

Client	Investor	Deal
708	L73	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation 2005-E Trust
708	B15	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-1
708	B42	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-2
708	B50	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-3
708	366	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-4
708	456	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-5
708	94V	
708	811	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-6
708	B35	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-A
708	B32	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-D
708	B83	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-F
708	444	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2006-G
708	460	U.S. Bank National Association, as Trustee for the Banc of America Funding Corporation 2006-H
708	846	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2006-I
708	849	U.S. Bank National Association, as Trustee for the Banc of America Funding Corporation 2006-J
708	878	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-1
708	C24	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-2
708	C81	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-3
708	D00	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-4
708	95D	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-6
708	879	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-A
708	C61	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-B
708	C83	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-C
708	C96	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2007-D
708	H78	U.S. Bank National Association, as Trustee for Banc of America Funding Corporation 2008-1

Schedule A

Client	Investor	Deal
708	14Z/002	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Bayview Financial Mortgage Pass-Through Certificates, Series 2004-A
708	18J	
708	922	U.S. Bank National Association, as Trustee for Bayview Financial Mortgage Pass-Through Trust 2004-C
708	29L/008	U.S. Bank National Association, as Trustee, successor-in-interest to Wachovia Bank, N.A., as Trustee for Bayview Financial Mortgage Pass-Through Certificates, Series 2004-C
708	K25	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Bayview Financial Mortgage Pass-Through Certificates, Series 2004-D
936	J47/001	U.S. Bank National Association, as Trustee for Bayview Asset-Backed Securities, Series 2004-10
936	L16	U.S. Bank National Association, as Indenture Trustee for Bayview Financial Asset Trust, Series 2005-E
708	L04/001	U.S. Bank National Association, as Trustee for Bayview Financial Mortgage Pass-Through Certificates, Series 2005-B
708	14P	U.S. Bank National Association, as Indenture Trustee for Bayview Financial Revolving Asset Trust 2005-E
708	12P	
708	L04/002	
708	13H	U.S. Bank National Association, as Trustee for Bayview Financial Mortgage Pass-Through Trust 2006-A
936	J47/002	U.S. Bank National Association, as Trustee of Bayview Financial Mortgage Pass-Through Trust 2006-B
708	19Z	U. S. Bank National Association, as Trustee for Bayview Financial Mortgage Pass-Through Trust 2006-C
708	866	U.S. Bank National Association, as Trustee for Bayview Financial Mortgage Pass-Through Trust 2006-D, Mortgage Pass-Through Certificates, Series 2006-D
936	866	
936	J44	U.S. Bank National Association, as Trustee of Bayview Financial Mortgage Pass-Through Trust 2007-A
708	H27	U.S. Bank National Association, as Trustee for Bayview Financial Mortgage Pass-Through Trust 2007-B, Mortgage Pass-Through Certificates, Series 2007-B
936	H27	
708	K52/001	U.S. Bank National Association, as Trustee of Bayview Asset-Backed Securities Trust 2008-10
936	J47/003	U.S. Bank National Association, as Trustee for Bayview Asset-Backed Securities Trust 2008-11
708	J61	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2004-1
708	953	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2004-7
708	8CC	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2004-8
708	D29	
708	D76	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2004-10
708	L00	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2005-1
708	L50	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2005-4

Schedule A

Client	Investor	Deal
708	M87	U.S. Bank National Association, as Indenture Trustee for Bear Stearns ARM Trust 2005-9, Mortgage-Backed Notes, Series 2005-9
708	M43	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2005-10
708	B66	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2005-12
708	B8F	
708	B13	U.S. Bank National Association, as Indenture Trustee for Bear Stearns ARM Trust 2006-1, Mortgage Backed Notes, Series 2006-1
708	342	U.S. Bank National Association, as Trustee for Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2006-2
708	99A	U.S. Bank National Association, as Trustee for BEAR STEARNS ASSET BACKED SECURITIES TRUST 2003-AC6 ASSET-BACKED CERTIFICATES, SERIES 2003-AC6
708	99B	U.S. Bank National Association, as Trustee for BEAR STEARNS ASSET BACKED SECURITIES TRUST 2003-AC7 ASSET-BACKED CERTIFICATES, SERIES 2003-AC7
708	99C	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities Trust 2004-AC1 Asset-Backed Certificates, Series 2004-AC1
708	99D	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2004-AC2 Asset-Backed Certificates, Series 2004-AC2
708	99E	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities Trust 2004-AC3, Asset-Backed Certificates, Series 2004-AC3
708	B6X	
708	99F	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2004-AC4 Asset-Backed Certificates, Series 2004-AC4
708	99X	
708	B6Y	
708	99G	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2004-AC5, Asset-Backed Certificates, Series 2004-AC5
708	B7C	
708	99H	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2004-AC6, Asset-Backed Certificates, Series 2004-AC6
708	B7D	
708	99J	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2004-AC7, Asset-Backed Certificates, Series 2004-AC7
708	B7S	
708	99K	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC1, Asset-Backed Certificates, Series 2005-AC1
708	B7Y	
708	99L	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC2, Asset-Backed Certificates, Series 2005-AC2
708	B7V	
708	99M	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC3, Asset-Backed Certificates, Series 2005-AC3
708	B7W	
708	8AL	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC4, Asset-Backed Certificates, Series 2005-AC4
708	8AM	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC5, Asset-Backed Certificates, Series 2005-AC5
708	8AQ	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC6, Asset-Backed Certificates, Series 2005-AC6
708	8AS	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC7, Asset-Backed Certificates, Series 2005-AC7
708	8AX	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC8, Asset-Backed Certificates, Series 2005-AC8
708	8AY	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC9, Asset-Backed Certificates, Series 2005-AC9
708	8DA	

Schedule A

Client	Investor	Deal
708	99V	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1, Asset-Backed Certificates, Series 2006-AC1
708	8DB	
708	B38	
708	8CK	
708	99W	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC2 Asset-Backed Certificates, Series 2006-AC2
708	8CX	
708	8DC	
708	8CL	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC3, Asset-Backed Certificates, Series 2006-AC3
708	8DE	
708	8CY	U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC4, Asset-Backed Certificates, Series 2006-AC4
708	8QE	U.S. Bank National Association, as Trustee for BNC Mortgage Loan Trust 2006-1, Mortgage Pass-Through Certificates, Series 2006-1
708	8QH	U.S. Bank National Association, as Trustee for BNC Mortgage Loan Trust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2
708	8QP	U.S. Bank National Association, as Trustee for BNC Mortgage Loan Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1
708	18D	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2003-1
936	F15	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2004-1
708	J74	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2004-HYB2
708	K11	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2004-HYB4
708	K35/003	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-2
708	K12	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-3
708	M93	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-4
708	M94	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-5
708	M95	U.S. Bank National Association, as Indenture Trustee for Citigroup Mortgage Loan Trust, Mortgage-Backed Notes, Series 2005-6
708	M89	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass Through Certificates, Series 2005-7
708	81E	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2005-8
708	M35	
708	81F	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-10
708	K13	
708	B06	U.S. Bank National Association, as Indenture Trustee for Citigroup Mortgage Loan Trust 2005-11, Mortgage-Backed Notes, Series 2005-11
708	L13	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2005-WF1
708	M69	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2005-WF2

Schedule A

Client	Investor	Deal
708	81L	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-4
708	K14	U.S. Bank National Association, as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1, Mortgage-Backed Notes, Series 2006-AR1
708	81K	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR2
708	82C	
708	K15	
708	81M	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR3
708	82D	
708	K16	
708	81N	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR5
708	82E	
708	K17	
708	452	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR6
708	81R	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR7
708	82F	
708	C53	
708	C54	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR9
708	81T	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-FX1, Asset-Backed Pass-Through Certificates Series 2006-FX1
708	81J	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-HE1, Asset-Backed Pass-Through Certificates, Series 2006-HE1
708	81Q	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-HE2, Asset-Backed Pass-Through Certificates Series 2006-HE2
708	81U	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-HE3, Asset-Backed Pass-Through Certificates Series 2006-HE3
708	854	
708	81P	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-NC1, Asset-Backed Pass-Through Certificates Series 2006-NC1
708	81S	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-NC2, Asset Backed Pass Through Certificates Series 2006-NC2
708	B51	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-WF1
708	B67	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2
708	B33	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2006-WFHE1, Asset-Backed Pass-Through Certificates, Series 2006-WFHE1
708	438	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2006-WFHE2, Asset-Backed Pass-Through Certificates, Series 2006-WFHE2
708	823	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2006-WFHE3, Asset-Backed Pass-Through Certificates, Series 2006-WFHE3
708	837	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2006-WFHE4, Asset-Backed Pass-Through Certificates, Series 2006-WFHE4
708	81G	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2006-WMC1
708	81H	
708	C06	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2007-2

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Client	Investor	Deal
708	B5F	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2007-6
708	81V	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2007-AHL1, Asset-Backed Pass-Through Certificates Series 2007-AHL1
708	81W	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2007-AR1
708	C04	
708	C36	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2007-AR4
708	C58	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2007-AR5
708	H73	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2007-AR8
708	872	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE1, Asset-Backed Pass-Through Certificates, Series 2007-WFHE1
708	C39	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE2, Asset-Backed Pass-Through Certificates, Series 2007-WFHE2
708	D09	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE3, Asset-Backed Pass-Through Certificates, Series 2007-WFHE3
708	E21	U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE4, Asset-Backed Pass-Through Certificates, Series 2007-WFHE4
708	8MZ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Acceptance Corp., Home Equity Asset Trust 2005-9, Home Equity Pass-Through Certificates, Series 2005-9
708	332	
708	8JC	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Acceptance Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-11
708	B1Q	
708	8JN	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-1
708	8KF	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-2
708	821	
708	B9D	
708	8KH	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-3
708	829	
708	8KM	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4
708	839	
708	8LK	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2007-1
708	8LZ	
708	8NW	
708	8DM	
708	C84	
708	8GS	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2002-19
708	8GT	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2002-26
708	8GU	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2002-29

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Client	Investor	Deal
708	8GV	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2002-30
708	8GW	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2002-34
708	8GX	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2003-1
708	8HM	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage Pass-Through Certificates, Series 2003-8
708	8GY	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2003-10
708	8HP	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2003-17
708	89V	
708	J01	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2003-AR22
708	P82	U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2003-AR24
708	8HU	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage Pass-Through Certificates, Series 2003-AR26
708	8HV	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage Pass-Through Certificates, Series 2003-AR28
708	8HT	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage Pass-Through Certificates, Series 2003-AR30
708	8FH	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-1
708	8HG	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage Pass-Thru Certificates, Series 2004-3
708	8FN	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-4
708	435	
708	B1B	
708	8FT	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Acceptance Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-5
708	8GA	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Acceptance Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-6
708	B1D	
708	8GB	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Acceptance Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-7
708	B1E	
708	8FV	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-8
708	B1G	
708	8FJ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR1

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Client	Investor	Deal
708	8FK	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR2
708	8FL	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR3
708	8FM	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR4
708	8FP	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR5
708	8FQ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR6
708	8FR	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR7
708	8FS	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2004-AR8
708	8MF	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Trust 2004-CF2, CSFB Mortgage Pass-Through Certificates, Series 2004-CF2
708	8GF	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-1
708	8MJ	
708	8GG	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-2
708	8GK	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-3
708	8MM	
708	B1J	
708	8GL	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-4
708	B1M	
708	C0H	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage Pass-Thru Certificates, Series 2005-5
708	8HA	
708	L54	
708	8HE	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-6
708	8MQ	
708	8HK	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-7
708	8MT	
708	C0J	
708	L85	
708	8MU	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-8
708	8HS	
708	C0N	
708	8HX	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-9
708	C0Q	
708	M86	
708	8JA	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10
708	C0S	
708	M37	
708	8JD	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-12
708	8KC	
708	B49	
708	C0U	

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Client	Investor	Deal
708	8JE	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-1
708	B36	
708	C0V	
708	8JH	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-2
708	B34	
708	C0W	
708	8JP	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-3
708	B61	
708	C0X	
708	8JJ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-4
708	B74	
708	8KX	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-5
708	8JZ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-6
708	8KB	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-7
708	379	
708	C0Y	
708	8KE	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-8
708	8NK	
708	820	
708	C1A	
708	8KG	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-9
708	8NL	
708	8KQ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-1
708	8NP	
708	883	
708	8KW	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-2
708	8NU	
708	8LE	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-3
708	8MA	
708	8NV	
708	94A	
708	8DN	
708	H51	
708	8MB	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-4
708	94B	
708	C97	
708	8LQ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-5
708	8NX	
708	D20	
708	8LW	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-6
708	8NZ	
708	J38	
708	8DP	
708	8LV	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-7
708	8NY	

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Client	Investor	Deal
708	89X	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2003-5, Home Equity Pass-Through Certificates, Series 2003-5
708	89S	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2003-7, Home Equity Pass-Through Certificates, Series 2003-7
708	89U	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2003-8, Home Equity Pass-Through Certificates, Series 2003-8
708	89Y	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-1, Home Equity Pass-Through Certificates, Series 2004-1
708	90A	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-2, Home Equity Pass-Through Certificates, Series 2004-2
708	90C	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-3, Home Equity Pass-Through Certificates, Series 2004-3
708	90D	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-4, Home Equity Pass-Through Certificates, Series 2004-4
708	90E	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-5, Home Equity Pass-Through Certificates, Series 2004-5
708	8ME	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-7, Home Equity Pass-Through Certificates, Series 2004-7
708	8MN	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-2, Home Equity Pass-Through Certificates, Series 2005-2
708	8MP	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-3, Home Equity Pass-Through Certificates, Series 2005-3
708	8MR	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-4, Home Equity Pass-Through Certificates, Series 2005-4
708	8MS	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-5, Home Equity Pass-Through Certificates, Series 2005-5
708	8MV	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-6, Home Equity Pass-Through Certificates, Series 2005-6
708	8MX	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-7, Home Equity Pass-Through Certificates, Series 2005-7
708	334	
708	8MY	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2005-8, Home Equity Pass-Through Certificates, Series 2005-8
708	335	

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Client	Investor	Deal
708	8NB	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-1, Home Equity Pass-Through Certificates, Series 2006-1
708	333	
708	8NC	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-2, Home Equity Pass-Through Certificates, Series 2006-2
708	336	
708	8ND	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-3, Home Equity Pass-Through Certificates, Series 2006-3
708	337	
708	8JQ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-4, Home Equity Pass-Through Certificates, Series 2006-4
708	338	
708	365	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-5, Home Equity Pass-Through Certificates, Series 2006-5
708	8KK	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-6, Home Equity Pass-Through Certificates, Series 2006-6
708	8NG	
708	8NJ	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-7, Home Equity Pass-Through Certificates, Series 2006-7
708	8KN	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-8, Home Equity Pass-Through Certificates, Series 2006-8
708	8NM	
708	8NR	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2007-1, Home Equity Pass-Through Certificates, Series 2007-1
708	8MG	U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Home Equity Pass-Through Certificates, Series 2004-AA1 Trust, Home Equity Pass-Through Certificates, Series 2004-AA1
708	Q00	U.S. Bank National Association, as trustee for the CWMBs Reperforming Loan REMIC Trust Certificates, Series 2005-R3
708	B37	U.S. Bank National Association, as trustee for the CWMBs Reperforming Loan REMIC Trust Certificates, Series 2006-R1
936	J68	
936	K91	
708	439	U.S. Bank National Association, as trustee for the CWMBs Reperforming Loan REMIC Trust Certificates, Series 2006-R2
936	P11	
708	B5S	U.S. Bank National Association, as Trustee for Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-2 Mortgage Pass-Through Certificates
708	97K	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as successor by merger to LaSalle Bank National Association, as Trustee for certificate holders of EMC Mortgage Loan Trust 2006-A, Mortgage Pass-Through Certificates, Series 2006-A
708	16B	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association f/k/a First Union National Bank, as Trustee for Financial Asset Securities Corp., Home Loan Mortgage Trust 1999-A, Asset-Backed Certificates, Series 1999-A

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Client	Investor	Deal
708	88B	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFA, Mortgage Pass-Through Certificates, Series 2004-FFA
708	477	U.S. Bank National Association as Trustee successor in interest to First Trust National Association, as Trustee for GE Capital Mortgage Services, Inc., Mortgage Pass-Through Certificates, Series G9501-FH01
708	85H	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2006-5, Asset-Backed Certificates Series 2006-5
708	B72	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2006-6, Asset-Backed Certificates Series 2006-6
708	8TS	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2006-9, Asset-Backed Certificates Series 2006-9
708	383	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2006-12, Asset-Backed Certificates Series 2006-12
708	395	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for GSAA Home Equity Trust 2006-14
708	C1H	
708	B4Y	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2006-19, Asset-Backed Certificates, Series 2006-19
708	B5A	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2006-20, Asset-Backed Certificates, Series 2006-20
708	B5B	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2007-1, Asset-Backed Certificates Series 2007-1
708	D19	U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2007-7, Asset-Backed Certificates, Series 2007-7
708	234	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAMP Trust 2004-SEA1
708	J77	
936	L47	U.S. Bank National Association, as Trustee for GSMPS Mortgage Loan Trust 1998-1
708	465	U.S. Bank National Association, as Trustee, successor in interest to State Street Bank and Trust Company, as Trustee for GSMPS Mortgage Loan Trust 1998-4
936	L49	U.S. Bank National Association, as Trustee, successor in interest to State Street Bank and Trust Company, as Trustee for GSMPS Mortgage Loan Trust 1999-1
708	484	U.S. Bank National Association, as Trustee, successor in interest to State Street Bank and Trust Company, as Trustee for GSMPS Mortgage Loan Trust 1999-2
708	11N	U.S. Bank National Association, as Trustee, successor in interest to State Street Bank and Trust Company, as Trustee for GSMPS Mortgage Loan Trust 2001-1
708	413	
708	J18	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2003-3
936	J81	
708	J62	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-1
936	L56	
708	J99	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-3
936	L57	
708	B53	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4
936	K99	
708	L32	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2005-RP2
936	L03	

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Client	Investor	Deal
708	M51	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2005-RP3
936	L05	
708	B11	U.S. Bank National Association, as Trustee for GSMPS Mortgage Loan Trust 2006-RP1
936	L06	
708	440	U.S. Bank National Association, as Trustee for GSMPS Mortgage Loan Trust 2006-RP2
936	M07	
708	P92	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR 2003-7F
708	18F	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2004-4
708	904	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2004-9, Mortgage Pass-Through Certificates, Series 2004-9
708	914	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2004-11
708	F09	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2004-12
708	F32	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2004-14
708	237	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR 2004-2F
708	227	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR 2004-8F
708	17H	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2004-13F, Mortgage Pass-Through Certificates, Series 2004-13F
708	L49	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association as Trustee for GSR 2005-5F
708	84N	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-6F
708	84P	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2005-7F
708	M54	
708	84Q	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-8F, Mortgage Pass-Through Certificates, Series 2005-8F
708	K42	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-AR1
708	L18	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-AR2
708	L66	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-AR4
708	M57	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-AR5
708	M75	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-AR6
708	M31	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2005-AR7
708	B4W	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2006-5F
708	B4X	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2006-6F
708	B07	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2006-AR1
708	8KU	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2007-1F
708	C19	
708	C46	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2007-2F
708	8LG	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2007-3F
708	C64	
708	D22	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2007-4F
708	H12	U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2007-5F

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Client	Investor	Deal
708	231	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSRPM Trust 2004-1
708	8MD	U.S. Bank National Association, as Trustee for Home Equity Asset Trust 2004-6 Home Equity Pass-Through Certificates, Series 2004-6
708	8MH	U.S. Bank National Association, as Trustee for Home Equity Asset Trust 2004-8 Home Equity Pass-Through Certificates, Series 2004-8
708	8ML	U.S. Bank National Association, as Trustee for Home Equity Asset Trust 2005-1, Home Equity Pass-Through Certificates, Series 2005-1
708	D04	U.S. Bank National Association, as Trustee for J.P. Morgan Alternative Loan Trust 2007-A2
708	C91	U.S. Bank National Association, as Trustee for J.P. Morgan Alternative Loan Trust 2007-S1, Mortgage Pass-Through Certificates
708	396	U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-WF1
708	E77	U.S. Bank National Association, as Trustee, successor in interest to State Street Bank and Trust Company, as Trustee for J.P. Morgan Mortgage Pass-Through Corporation, Mortgage Pass-Through Certificates, Series 1988-1
708	L57	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for J.P. Morgan Mortgage Trust 2005-A3
708	M74	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for J.P. Morgan Mortgage Trust 2005-A7
708	M67	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for J.P. Morgan Mortgage Trust 2005-S2
708	B10	U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Trust 2006-A1
708	B29	U.S. Bank National Association, as Trustee for JP Morgan Mortgage Trust 2006-A2
708	B86	U.S. Bank National Association, as Trustee for JP Morgan Mortgage Trust 2006-A4
708	455	U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Trust 2006-A6
708	859	U.S. Bank National Association, as Trustee of J.P. Morgan Mortgage Trust 2006-A7
708	380	U.S. Bank National Association, as Trustee for JP Morgan Mortgage Trust 2006-S3
708	C76	U.S. Bank National Association, as Trustee for JP Morgan Mortgage Trust 2007-A3
708	C92	U.S. Bank National Association, as Trustee for JP Morgan Mortgage Trust 2007-A4
708	C50	U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Trust 2007-S1, Mortgage Pass-Through Certificates
708	L92	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Lehman XS Trust, Mortgage Pass-Through Certificates, Series 2005-2
708	387	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006-11
708	458	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15
708	831	U.S. Bank National Association, as successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Lehman XS Trust, Mortgage Pass-Through Certificates, Series 2006-19

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Client	Investor	Deal
708	C16	U.S. Bank National Association, as successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Lehman XS Trust, Mortgage Pass-Through Certificates, Series 2007-1
708	C41	U.S. Bank National Association, as successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Lehman XS Trust, Mortgage Pass-Through Certificates, Series 2007-3
708	C77	U.S. Bank National Association, as successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Lehman XS Trust, Mortgage Pass-Through Certificates, Series 2007-6
708	D01	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Lehman XS Trust Series 2007-9
708	B99	U.S. Bank National Association, as Trustee for LMT 2005-2
708	901	U.S. Bank National Association, as Trustee for LMT 2006-8
708	D30	U.S. Bank National Association, as Trustee for LMT 2007-7
708	L27	U.S. Bank National Association, as Trustee for LMT 2007-10
708	346	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for LXS 2006-8
708	374	U.S. Bank National Association, as Trustee for LXS 2006-10N
708	8AW	U.S. Bank National Association, as Indenture Trustee, successor in interest to Bank of America, National Association, as Indenture Trustee, successor by merger to LaSalle Bank National Association, as Indenture Trustee for Luminent Mortgage Trust 2005-1, Mortgage-Backed Notes, Series 2005-1
708	E09	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MASTR Adjustable Rate Mortgages Trust 2004-13, Mortgage Pass-Through Certificates, Series 2004-13
708	E32	U.S. Bank National Association, as Trustee for MASTR Adjustable Rate Mortgages Trust 2006-2
708	D93	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MASTR Alternative Loan Trust 2003-7
708	83V	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MASTR Alternative Loan Trust 2003-8, Mortgage Pass-Through Certificates, Series 2003-8
708	D75	
708	D83	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MASTR Alternative Loan Trust 2004-5
708	D97	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MASTR Alternative Loan Trust 2004-9
708	E03	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MASTR Alternative Loan Trust 2004-10
708	B2A	U.S. Bank National Association, as Trustee for MASTR Alternative Loan Trust 2004-11
708	D94	
708	D99	U.S. Bank National Association, as Trustee for MASTR Alternative Loan Trust 2004-13
708	B2E	U.S. Bank National Association, as Trustee for MASTR Alternative Loan Trust 2005-1
708	D95	

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Client	Investor	Deal
708	B9H	U.S. Bank National Association, as Trustee for MASTR Alternative Loan Trust 2007-1
708	E60	
708	M32	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2005-AB1, Mortgage Pass-Through Certificates, Series 2005-AB1
708	M71	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2005-WF1
708	M73	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series 2006-AB1
708	8TD	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-AM2, Mortgage Pass-Through Certificates, Series 2006-AM2
708	8SR	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-FRE1, Mortgage Pass-Through Certificates, Series 2006-FRE1
708	8SZ	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-FRE2, Mortgage Pass-Through Certificates, Series 2006-FRE2
708	8SW	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-HE1, Mortgage Pass-Through Certificates, Series 2006-HE1
708	8TC	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-HE2, Mortgage Pass-Through Certificates, Series 2006-HE2
708	8TE	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-HE4, Mortgage Pass-Through Certificates, Series 2006-HE4
708	8SV	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1
708	8TB	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2
708	8TJ	U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2007-HE1, Mortgage Pass-Through Certificates Series 2007-HE1
708	E42	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MASTR Asset Securitization Trust 2003-11
708	D69	U.S. Bank National Association, as Trustee for MASTR Asset Securitization Trust 2003-12
708	17G	U.S. Bank National Association, as Trustee for MASTR Seasoned Securitization Trust 2005-1, Mortgage Pass-Through Certificates, Series 2005-1
708	M38	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors, Inc., Merrill Lynch Mortgage Investors Trust, Series 2005-3
708	L91	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors, Inc., Merrill Lynch Mortgage Investors Trust, Series 2005-A6
708	B90	U.S. Bank National Association, as Indenture Trustee, successor in interest to Wachovia Bank, National Association, as Indenture Trustee for Merrill Lynch Mortgage Investors Trust, Series 2005-A9, Mortgage Loan Asset-Backed Notes
708	B3U	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2

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Client	Investor	Deal
708	B18	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-3AR, Mortgage Pass-Through Certificates, Series 2006-3AR
708	C1E	
708	B3V	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-5AR, Mortgage Pass-Through Certificates, Series 2006-5AR
708	B3W	U.S. Bank National Association, as trustee successor in interest to Bank of America, National Association, as trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-6AR, Mortgage Pass-Through Certificates, Series 2006-6AR
708	B3X	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-7
708	B3Y	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-8AR, Mortgage Pass-Through Certificates, Series 2006-8AR
708	B4A	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-9AR, Mortgage Pass-Through Certificates, Series 2006-9AR
708	B4B	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-13ARX, Mortgage Pass-Through Certificates, Series 2006-13ARX
708	B4C	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2006-17XS
708	B4D	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-1XS
708	B4E	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-2AX
708	B4F	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-3XS
708	B4G	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-5AX, Mortgage Pass-Through Certificates, Series 2007-5AX
708	B4H	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-6XS

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Client	Investor	Deal
708	B4J	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-7AX
708	C70	
708	B4N	U.S. Bank National Association, as trustee successor in interest to Bank of America, National Association, as trustee, successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR, Mortgage Pass-Through Certificates, Series 2007-11AR
708	11U	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for MSSTR 2004-1
708	8TU	U.S. Bank National Association, as Trustee for New Century Alternative Mortgage Loan Trust 2006-ALT2
708	Z01	U.S. Bank National Association, as Trustee, successor-in-interest to Wachovia Bank, N.A. (formerly known as First Union National Bank), as Trustee for Norwest Asset Acceptance Corporation Asset Backed Certificates, Series 1998-HE1
708	290	NRZ Inventory Trust, U.S. Bank National Association, as Trustee
708	350	
708	378	
708	228	U.S. Bank National Association, not in its individual capacity, but solely as Trustee of NRZ Inventory Trust
708	397	
708	339	NRZ Pass-Through Trust V-B, U.S. Bank National Association, as trustee
708	352	
708	919	
708	226	U.S. Bank National Association, not in its individual capacity, but solely as Trustee of NRZ Pass-Through Trust V-B
708	339	
708	352	
708	919	
708	408	NRZ Pass-Through Trust VII (NPL), U.S. Bank National Association, as trustee
708	409	
708	408	U.S. Bank National Association, not in its individual capacity, but solely as trustee of the NRZ Pass-Through Trust VII (NPL)
708	409	
708	845	NRZ Pass-Through Trust VII-B (PREF), U.S. Bank National Association, as trustee
708	900	
708	329	NRZ Pass-Through Trust VIII-B, U.S. Bank National Association, as trustee
708	917	
708	917	U.S. Bank National Association not in its individual capacity by solely as trustee for NRZ Pass-Through Trust VIII-B
708	260	NRZ Pass-Through Trust X, U.S. Bank National Association, as Trustee
708	260	U.S. Bank National Association, not in its individual capacity, but solely as trustee of the NRZ Pass-Through Trust X
708	264	NRZ Pass-Through Trust IX, U.S. Bank National Association, as Trustee
708	264	U.S. Bank National Association, not in its individual capacity, but solely as trustee of the NRZ Pass-Through Trust IX
708	369	NRZ Pass-Through Trust IX-B, U.S. Bank National Association, as trustee
708	283	U.S. Bank National Association, not in its individual capacity, but solely as Trustee of NRZ Pass-Through Trust IX-B

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Client	Investor	Deal
708	96J	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee for Park Place Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2004-WWF1
708	18E	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for the holders of Prime Mortgage Trust, Mortgage Pass-Through Certificates, Series 2004-CL1
708	18G	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Prime Mortgage Trust, Mortgage Pass-Through Certificates, Series 2004-CL2
708	836	U.S. Bank National Association, as Trustee for Prime Mortgage Trust, Mortgage Pass-Through Certificates, Series 2006-2
708	C1G	U.S. Bank National Association, as Trustee for Prime Mortgage Trust, Mortgage Pass-Through Certificates, Series 2007-1
708	C47	
708	M79	U.S. Bank National Association, as Trustee for RBSGC Mortgage Loan Trust 2005-A
708	18C	U.S. Bank National Association, as Trustee for Salomon Brothers Mortgage Securities VII, Inc., Asset-Backed Pass-Through Certificates, Series 2002-HYB1
708	90N	U.S. Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1
708	96V	U.S. Bank National Association, as Trustee for SG Mortgage Securities Trust 2006-FRE2, Asset Backed Certificates, Series 2006-FRE2
708	B52	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-22
708	B85	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-23
708	B56	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1
708	B40	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2006-2
708	B57	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-3
708	B76	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-4
708	345	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-5
708	373	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-6
708	386	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-7
708	450	U.S. Bank National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-8
708	P89	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for SAIL 2003-BC6
708	P88	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for SAIL 2003-BC7

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Client	Investor	Deal
708	P97	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for SAIL 2003-BC8
708	P98	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for SAIL 2003-BC9
708	B47	U.S. Bank National Association, as Trustee for SAIL 2006-2
708	P33	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2003-BC1
708	P64	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2003-BC5
708	J07	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2003-BC10
708	87Y	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for the Structured Asset Investment Loan Trust Series 2003-BC11
708	88C	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-2
708	88E	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-3
708	J81	
708	88H	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-4
708	88K	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-5
708	88M	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-6
708	88N	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-7

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Client	Investor	Deal
708	88S	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-8
708	88T	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2004-9
708	M21	
708	88W	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-10
708	H42	
708	88Z	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-11
708	88Q	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-BNC1
708	88X	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-BNC2
708	89A	U.S. Bank National Association, as successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-1
708	89E	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-2
708	89F	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-3
708	8PE	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-4
708	L42	
708	8PF	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-5
708	87S	
708	8PG	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-6
708	87Q	
708	8PH	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-7
708	87N	
708	8PK	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-8
708	87K	
708	8PL	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-9
708	87G	
708	8PM	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-10
708	87D	

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Client	Investor	Deal
708	8PN	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-11
708	87F	
708	87J	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-HE2
708	8PJ	U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2005-HE3
708	87H	
708	8PQ	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1
708	87C	
708	B02	
708	8PS	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-2
708	87A	
708	8PW	U.S. Bank National Association, as trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3
708	8PY	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-4
708	8PR	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC1
708	8PU	U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC2
708	8QC	U.S. Bank National Association, as trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-BNC3
708	B22	U.S. Bank National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Mortgage Pass-Through Certificates, Series 2004-2
708	418	U.S. Bank National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates Series 2005-2
708	L56	
708	M61	U.S. Bank National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates Series 2005-3
708	M78	U.S. Bank National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates Series 2005-4
708	B8E	U.S. Bank National Association, as Trustee for Structured Asset Mortgage Investments II Trust, Mortgage Pass-Through Certificates, Series 2005-AR5
708	B9S	U.S. Bank National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2006-1
708	13G	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2002-12
936	J24	
936	K28	
708	J65	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2004-6XS
708	88L	U.S. Bank National Association, as Indenture Trustee for SASCO Mortgage Loan Trust 2004-GEL2
708	893	
708	88U	U.S. Bank National Association, as Indenture Trustee for SASCO Mortgage Loan Trust 2004-GEL3
708	B28	
708	18Y	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2005-SC1
708	M28	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2005-WF2
708	L88	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2005-WF3
708	B54	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2005-WF4
708	B58	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2006-WF1
708	367	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2006-WF2

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Client	Investor	Deal
708	441	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2006-WF3
708	19V	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2007-TC1
708	D13	U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2007-WF2
708	88V	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2004-1
708	955	
708	B3D	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Securities Corporation, Series 2004-21XS
708	M22	
708	25V	U.S. Bank National Association, as Indenture Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2003-NP1
936	J18	U.S. Bank National Association, as Indenture Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2003-NP2
936	K40	
708	L33	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF1
936	J13	
936	L11	
936	J12	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF2
708	L55	
936	L15	
708	L72	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF3
936	J31	
936	K64	
708	M48	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF4
936	J32	
936	K65	
708	M81	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF5
936	J33	
936	K66	
708	M44	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF6
936	J34	
936	K67	
708	B12	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF7
936	J35	
936	K68	
708	833	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2006-RF3
708	869	
936	P14	
708	897	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2006-RF4
936	P15	
708	E27	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2007-RF1
936	E27	
708	C38	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2007-WF1

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Client	Investor	Deal
708	17X	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2002-6
708	B3C	U.S. Bank National Association, as successor Trustee to Wilmington Trust Company, as successor Trustee to Bank of America, National Association, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-19XS
708	88G	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2004-S2
708	88R	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2004-S3
708	88Y	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2004-S4
708	87U	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-7XS
708	87E	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-AR1
708	89B	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-GEL1
708	K47	
708	8PD	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2005-GEL2
708	87T	
708	89G	
708	87P	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2005-GEL3
708	87M	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-GEL4
708	87V	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2005-RMS1
708	89J	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2005-S1
708	89H	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2005-S2
708	87R	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 2005-S3
708	M25	U.S. Bank National Association, as Trustee, successor-in-interest to Bank of America, N.A., as Trustee, successor to LaSalle Bank, N.A., as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-WF1
708	8PT	U.S. Bank National Association, as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-AM1
708	8PV	U.S. Bank National Association, as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC1
708	8QB	U.S. Bank National Association, as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC2
708	8QD	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-BC3

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Client	Investor	Deal
708	8QJ	U.S. Bank National Association, as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC4
708	8QG	U.S. Bank National Association, as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC5
708	86V	
708	8QL	U.S. Bank National Association, as trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC6
708	8PZ	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-EQ1
708	87B	U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-GEL1
708	B82	
708	8QA	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-GEL3
708	86Y	
708	385	
708	8QF	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-GEL4
708	86W	
708	889	
936	L91	
936	P06	
708	8PX	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-NC1
708	8PP	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-OW1
708	B45	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-RF2
936	L83	
936	L85	
708	8QK	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-Z
708	8QN	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-BC2
708	8QS	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-BC3
708	C95	
708	8QR	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-BC4
708	86Q	
708	J80	
708	8QT	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2007-BNC1 Mortgage Pass-Through Certificates, Series 2007-BNC1
708	86S	
708	8QM	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-EQ1
708	86T	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL1
708	H52	
708	E07	
708	8QQ	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-GEL2
708	86U	
708	F70	
708	C93	U.S. Bank National Association, as Trustee for STARM Mortgage Loan Trust 2007-3, Mortgage Pass Through Certificates, Series 2007-3

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Client	Investor	Deal
708	L68	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Thornburg Mortgage Securities Trust 2005-2
708	M84	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Thornburg Mortgage Securities Trust 2005-3
708	B60	U.S. Bank National Association, as Trustee for Thornburg Mortgage Securities Trust 2005-4
708	B09	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Thornburg Mortgage Securities Trust 2006-1
708	382	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Thornburg Mortgage Securities Trust 2006-4
708	390	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Thornburg Mortgage Securities Trust 2006-5
708	807	Travelers Mortgage Services, Inc. Mortgage Pass-Through Certificates, Series 1988-3, U.S. Bank National Association, as Trustee
708	809	Travelers Mortgage Services, Inc. Mortgage Pass-Through Certificates, Series 1988-5, U.S. Bank National Association, as Trustee
708	M55	U.S. Bank National Association, as Trustee for Wachovia Mortgage Loan Trust, LLC Mortgage Pass-Through Certificates, Series 2005-A
708	94E	U.S. Bank National Association, as Trustee for Wachovia Mortgage Loan Trust, Asset-Backed Certificates, Series 2006-AMN1
708	15D/012	U.S. Bank National Association, as Trustee, successor in interest to State Street Bank and Trust, as Trustee for Washington Mutual MSC Mortgage Pass-Through Certificates, Series 2002-AR1
708	481/006	
708	15P/001	U.S. Bank National Association, as Trustee for Washington Mutual MSC Pass-Through Certificates, Series 2003-MS9
936	L80/001	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, as successor by merger to LaSalle Bank National Association, as Trustee for Washington Mutual MSC Mortgage Pass-Through Certificates, Series 2004-RA4
708	29L/009	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, as successor by merger to LaSalle Bank National Association, as Trustee for Washington Mutual MSC Mortgage Pass-Through Certificates, Series 2005-RA1
708	15D/028	
708	D14	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Alternative Loan 2005-2 Trust, Mortgage Asset-Backed Pass-Through Certificates, Series 2005-2
708	11D/098	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2002-1
708	Y08	
708	U09	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2003-1

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Client	Investor	Deal
708	S29	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-D
708	S34	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-E
708	S36	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-G
708	S41	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-H
708	S42	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-I
708	S44	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-J
708	S47	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-K
708	S48	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-L
708	S52	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-M
708	S53	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-N
708	S57	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-O
708	S64	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-4
708	S68	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-6
708	S60	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-A
708	S92	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-AA
708	S61	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-B

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Client	Investor	Deal
708	S93	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-BB
708	S63	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-C
708	S94	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-CC
708	S65	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-D
708	S95	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-DD
708	S66	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-E
708	S96	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-EE
708	S69	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-F
708	S70	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-G
708	S71	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-H
708	S73	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-I
708	S75	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-J
708	S74	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-K
708	S76	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-L
708	S78	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-M
708	S79	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-N

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Client	Investor	Deal
708	S80	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-O
708	S81	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-P
708	S82	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-Q
708	S85	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-R
708	S83	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-S
708	S86	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-U
708	S87	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-V
708	S88	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-W
708	S89	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-X
708	S90	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-Y
708	S91	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-Z
708	Y10	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-1
708	S02	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-2
708	S07	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-3
708	S03	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-4
708	Z02	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-6

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Client	Investor	Deal
708	Z03	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-7
708	Z05	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-8
708	Z06	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-9
708	Z09	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-11
708	Z45	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-12
708	Z10	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-14
708	Z12	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-16
708	Z13	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-17
708	Z14	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-18
708	S97	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR1
708	S99	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR2
708	S01	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR3
708	S04	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR4
708	S05	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR5
708	S06	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR6
708	S09	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR7

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Client	Investor	Deal
708	S11	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR8
708	S10	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR9
708	S12	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR10
708	S13	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR11
708	11D/100	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR12
708	S15	
708	S14	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR13
708	S16	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR14
708	Z04	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR15
708	Z08	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-AR16
708	Z16	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-2
708	Z17	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-3
708	Z20	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-4
708	Z18	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-AR1
708	11D/101	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-AR2
708	S19	
708	Z19	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-AR3
708	Z21	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-AR4
708	S22	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-AR5
708	Z22	U.S. Bank National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-AR6

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Client	Investor	Deal
708	J82	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates, Series 2004-1
708	8PA	U.S. Bank National Association, as Trustee for Yale Mortgage Loan Trust, Series 2007-1
708	189	Towd Point Mortgage Trust 2015-2, by U.S. Bank National Association as Indenture Trustee
936	189	
708	238	Towd Point Mortgage Trust 2015-6, by U.S. Bank National Association as Indenture Trustee
936	238	
936	287	Towd Point Mortgage Trust 2016-4, by U.S. Bank National Association as Indenture Trustee
708	B0F/068	U.S. Bank National Association, as Trustee, for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QS2
708	91G/028	U.S. Bank National Association, as Trustee, for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-SP4
708	91E/006	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EMX1
708	91E/007	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EMX2
708	91E/008	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EMX3
708	91E/009	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EMX4
708	91E/010	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EMX5
708	91E/011	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX1
708	91E/012	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX2
708	91E/013	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX3
708	91F/001	
708	91E/014	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX4
708	91F/002	
708	91E/015	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX5
708	91F/003	
708	91F/004	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX6
708	91F/005	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX7
708	91F/006	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX8
708	91F/007	U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX9
708	B0F/031	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2005-S7
708	B0F/032	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2005-S8
708	B0F/033	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2005-S9

Schedule A

Client	Investor	Deal
708	B0F/066	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2005-SA2
708	8SS/098	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S1
708	8SM/600	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S10
708	B0F/080	
708	B0F/124	
708	B0F/081	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S11
708	B0F/082	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S12
708	B0F/034	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S3
708	B0F/035	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S4
708	91H/004	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S5
708	B0F/036	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S6
708	B0F/037	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S7
708	B0F/038	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2006-S8
708	B0F/002	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2007-S1
708	B0F/098	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2007-S2
708	B0F/099	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2007-S3
708	B0F/041	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2007-S6
708	B0F/102	
708	B0F/104	U.S. Bank National Association, as Trustee, for Residential Funding Mortgage Securities I, Inc., Mortgage Pass-Through Certificates, Series 2007-S8
708	93N/604	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for RAAC Series 2007-SP2 Trust, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-SP2
708	B0F/094	
708	91G/032	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for RAAC Series 2007-SP3 Trust, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-SP3
708	P59/606	
708	91G/029	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-RP1

Schedule A

Client	Investor	Deal
708	91G/030	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-RP2
708	P59/605	
708	B0F/091	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-RS1
708	B0F/114	
708	B0F/092	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-RS2
708	B0F/115	
708	93N/605	U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-SP1
708	B0F/116	U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for Banc of America Funding Corporation Mortgage Pass Through Certificates, Series 2005-8

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

In re:

MICHAEL KRICHEVSKY

Debtor(s).

**CERTIFICATE OF
SERVICE**

**Case No. 1-19-43516-ess
Chapter 11**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 21, 2020, I caused the foregoing Amended Proof of Claim including all attachments to be electronically filed with the Clerk of Court by using the CM/ECF system, and provided a true correct copy of said document including all attachments to a vendor for mailing by U.S. Postal Service First Class Main Postage Prepaid or FedEx to the following parties:

Michael Krichevsky
4221 Atlantic Ave
Brooklyn, NY 11224

Marianne DeRosa
Office of the Chapter 13 Trustee
100 Jericho Quadrangle, Suite 127
Jericho, NY 11753

Office of the United States Trustee
Eastern District of NY (Brooklyn Office)
U.S. Federal Office Building
201 Varick Street, Suite 1006
New York, NY 10014

/s/Penny L. McNeely

Penny L. McNeely
Bankruptcy Clerk